

SATURDAY NIGHT

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THE FRONT PAGE

WE ARE still in some obscurity as to the reasons why it was necessary to hold another reunion of the Canadian veterans of the Great War so soon after the last one. But assuming that a reunion had to be held, we can cordially congratulate the promoters and leaders of it upon the manner in which it was carried out and the tone of its deliberative proceedings. The Canadian veterans have successfully avoided the perils into which their brethren in some other countries, and notably in the adjacent Republic, have rather extensively fallen, of allowing themselves to be used for the promotion of a narrow nationalism and a reactionary intolerance towards new economic and social ideas. There is no sign of such tendencies here. The Canadian veterans in a short but most important series of resolutions recorded their unimpaired faith in the principles of British democracy, and their conviction that they "must be perpetuated at all costs if civilization is to progress." These are heartening words, coming from so huge and so responsible an organization—though it has to be remembered that there can hardly, in the nature of things, be any members in it much less than forty years of age, and it is among the younger generations that the revolt against democracy has made most progress. They also enunciated a vehement protest against sectionalism and an appeal for the revival of Confederation ideals of national unity.

THERE is indeed no single item in the whole "platform" laid down by the Canadian Corps Reunion which does not appear to us to be eminently calculated to foster the best interests of a true Canadian nationhood, with the possible exception of the demand that foreigners not electing to seek Canadian citizenship within one year of their arrival in Canada shall be immediately deported. The expressions concerning adequate national defence on a scale "consistent with the exigencies of the times" should greatly strengthen the hands of the Government in its task of awakening the Canadian people from their dreams of isolationism. And finally no-one can criticize the veterans for asking for further measures to ensure that "the ex-service man and his dependents will not continue to be at an unfair disadvantage through the sacrifice which he willingly accepted in the service of King and Country." That is a very restrained and dignified way of referring to conditions, some of which would have justified much more vehement language.

IN THE main the credit for the highly patriotic tone, the wisdom and moderation, and the public-spirited and unselfish character of the Corps resolutions must be given to the character of the men themselves. But in so large a body, leadership is essential, and it is clear that the veterans had very good leadership indeed. Much of it was of so self-effacing a character that it is difficult to name the men who provided it, though Archdeacon Scott is probably the most powerful single personality in the whole organization (and for the best of reasons, his single-hearted devotion to the two causes, that of his "boys" and that of a united Canada), and Major Dingle has done magnificent work as President of the Corps Association.

MUSSOLINI AND THE POPE

THE pronounced difference which developed last week between the Pope and Signor Mussolini over the new fascist doctrines of the latter must be causing a lot of searching of heart in the Province of Quebec, where a fascist theory not at all dissimilar to that of the Fascists has been making headway under the guise of being a legitimate offspring of Catholicism. The truth is, of course, that the Roman Catholic Church, while it has to make the best terms it can with every type of political organism from democracy to hereditary autocracy and Fuehrerism in the various states in which it has adherents, is inevitably hostile to any theory of the state which bases political rights upon race alone, and when that essentially non-Christian theory seeks to propagate itself through educational agencies over which the state assumes complete control, the result is bound to be a clash between the Church and the political power. The Vatican has been ill at ease in its relations with Mussolini ever since his rise to power, and his progressive absorption of Nazi philosophy (Fascism started without any philosophy, and has been piecing one together from various sources for years) has steadily added to the strained relationship. It will eventually become clear that Fascism, when it takes clear and consistent form, is no more tolerant of any truly Christian dogma than is Nazism. We do not think there will be many more photographs of high Catholic clergy, anywhere in the world, giving the Nazi-Fascist salute—which is the gesture of that pagan Rome which threw its Christians to the lions.

DEPENDENCY OF YOUTH

IT COSTS no more to raise six children and give them an average schooling than to raise seven completely illiterate. That is one of the most interesting of a really startling collection of interesting conclusions set forth in what is in many ways the most important publication issued by the Dominion Bureau of Statistics since its foundation—"Dependency of Youth," a study based on the 1931 census and now reprinted for the reasonable price of 35 cents from Vol. XIII of the Report of that census. All information is as of date 1931, and it is safe to assume that practically all the tendencies shown during the previous decade or two have continued and probably



"D'YE KEN JOHN PEEL?" by Miller Brittain. With this drawing the young Saint John, N.B., artist again proves that he has few, if any, equals as a satiric commentator on the Canadian, and indeed the entire North American, human scene.

become stronger than in the subsequent seven years.

The age of economic independence has risen in twenty years from 16 to 18; it is thought it may continue to rise to 20. The loss of independence is entirely among the males, and by far the greater part of the employment lost to such males was taken over not by girls of corresponding age but by women over 25. The one up-to-date figure is naturally conjectural. An endeavor was made to estimate the number of males of age 15-24 lacking gainful occupation in 1936; it is believed to have been 155,000, or one and a half times the annual crop of new 15-year-olds.

THE effect of these changes upon the relative economic value, so to speak, of boys and girls is obviously most serious; an immense number of youths who were producers of income in 1911 are now objects of continued expenditure (that is to say, not the same individuals, but those who have replaced them in the corresponding age group). This accounts for the extensive postponement of marriage until after the age of 24, and for various even more undesirable social consequences, for the feeling of dependence and the lack of an assured prospect of life lead to all sorts of psychoses and a good deal of actual delinquency.

ALL doubts about the planned society have now been cleared up, says Timus. It is one in which there is always a certainty of a fourth hand at bridge.

Question of the Hour: Who's going to smoke out the hornet's nest?

According to Commissioner Lew Wallace, Director of Motor Vehicles for Iowa, there are now more bicycles in the United States than at any previous time. We refuse to accept this statement as final until we learn whether it is a matter of cold statistics or merely the result of Commissioner Wallace's observations on a Sunday afternoon's motor drive.

The tragedy of Europe is that nothing seems to be capable of ending a crisis except another crisis.

A sentimental music lover, announces Oscar, is one that prefers Bing to swing.

And then there is the story of the man who went into a bookstore and asked to see some racy fiction. He was shown several Nazi books on Aryanism.

In the stock market world, of course, the division is into the haves—and the hads.

Today, however, the unsettled query is: Can two live more cheaply than one on relief?

"Dependency of Youth" has probably been given this popular circulation with a view to aiding to popularize the Youth Training Program recently adopted by the Dominion Government. It may also help to popularize some of the ideas of our friends the Fascists, who would like to send the gainfully employed women back to their homes; but that is no reason why it should not be studied on its merits by every person interested in one of the most difficult of Canadian problems. Its statistics are admirably compiled, and its text, which is lucid and reasonable, is from the pen of J. E. Robbins, Chief of the Education Branch of the Bureau, assisted by M. A. Alpert and Miss Catherine Revell.

FALCONER WISDOM

CANADIANS who are familiar with the long-manifested wisdom of Sir Robert Falconer, and especially those who know how that wisdom has gone on maturing even since he left the presidency of Toronto University, will desire to possess his latest utterance, a set of three lectures on "Religion on My Life's Road," delivered at and published by the Rice

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THE PASSING SHOW

BY HAL FRANK

Is there any truth in the rumor, we wonder, that in using midgets for actors, Hollywood has at last decided to play down to its audiences?

Now that Mussolini has adopted Hitler's cult of racism, you can have your choice of Aryans, blonde or brunette.

It will be time enough, it seems to this observer, for Canada to develop a foreign policy when she has first developed a domestic one.

An American politician has suggested that Great Britain make a gesture of friendship to the United States by agreeing to pay its war debt. That is a gesture in the same way that the Japanese invasion of China is an incident.

It is fortunate, as an ethnologist points out, that a sense of humor is a common characteristic of mankind. There are enough dictators as it is.

The young men of the present generation have been described as veterans of the next war, but a pacifist reader says, not for him. The only war that he's going to be a veteran of is an interplanetary war.

Esther says she doesn't know which is the biggest problem about coming back from vacation. Getting used to the boss again or wearing stockings.

"LET 'EM HAVE HOUSING"

BY RICHARD A. FISHER

B. ARCH., M.R.A.I.C.

WHAT IS going to become of this 145 million dollars which the Federal government has announced will be made available for housing?

As the much-publicized highlight of a session singularly poverty-stricken in accomplishment, it bears looking into. Particularly as the government's portion, the 30 million dollar "ante" which they are contributing, is made up of hard-earned dollars contributed by the taxpayers. It's strange how often this simple truism is lost sight of. The Federal government doesn't pull money out of a sock; it has no mysterious source of funds to draw upon, and we mustn't forget that every dollar of this thirty million will have to be repaid with interest. However, the bill is passed, the money is going to be spent; and even the shockingly complacent Canadian taxpayer might consider the question of whether a constructive scientific attack can be made on our appalling housing shortage within the frame-work of the Act; or whether the present effort (like some previous ones) will force the mushroom growth of a new crop of incipient slums.

THE MOST encouraging feature of the new Act—and it is probably the most far-reaching piece of housing legislation in Canadian history—is that it has provided for government assistance to municipalities and private limited-dividend corporations who wish to erect houses and apartments for low rental. This method is in complete accord with the most successful of state-assisted housing schemes in other countries, and is one that has been consistently advocated by all serious students of the problem in Canada. And although some of these workers may not be in entire agreement with the detailed division of responsibility suggested by the new amendment, nevertheless all are agreed that low rental housing provides the only solution to the difficult problem of achieving decent and hygienic accommodation for the low income group.

However, despite this first taste of really advanced legislation, the bulk of effort still is directed towards forcing the low wage earner into home ownership. The phrase "Own Your Own Home," spread by continuous propaganda throughout the lowest wage-earning class (as well as to Parliament Hill) has been the cause of more economic disaster among the group earning \$1,000 per year or less than almost any other factor. Despite this generally accepted fact—the fact that it is not economically sound for the low wage earner to freeze his meager assets in home ownership, we find the new Dominion Housing Act amendment making almost fantastic efforts to induce the less-than-\$1,000 per year worker to build. For example, if the house is to cost less than \$2,500, the builder can borrow 90% of the combined cost of house and land, instead of the 80% limit (in practice frequently less) which governs the erection of larger and more expensive houses. In certain cases, the government even undertakes to pay the municipal taxes, in decreasing annual proportions, for the first few years. Anything to get the small houses up!

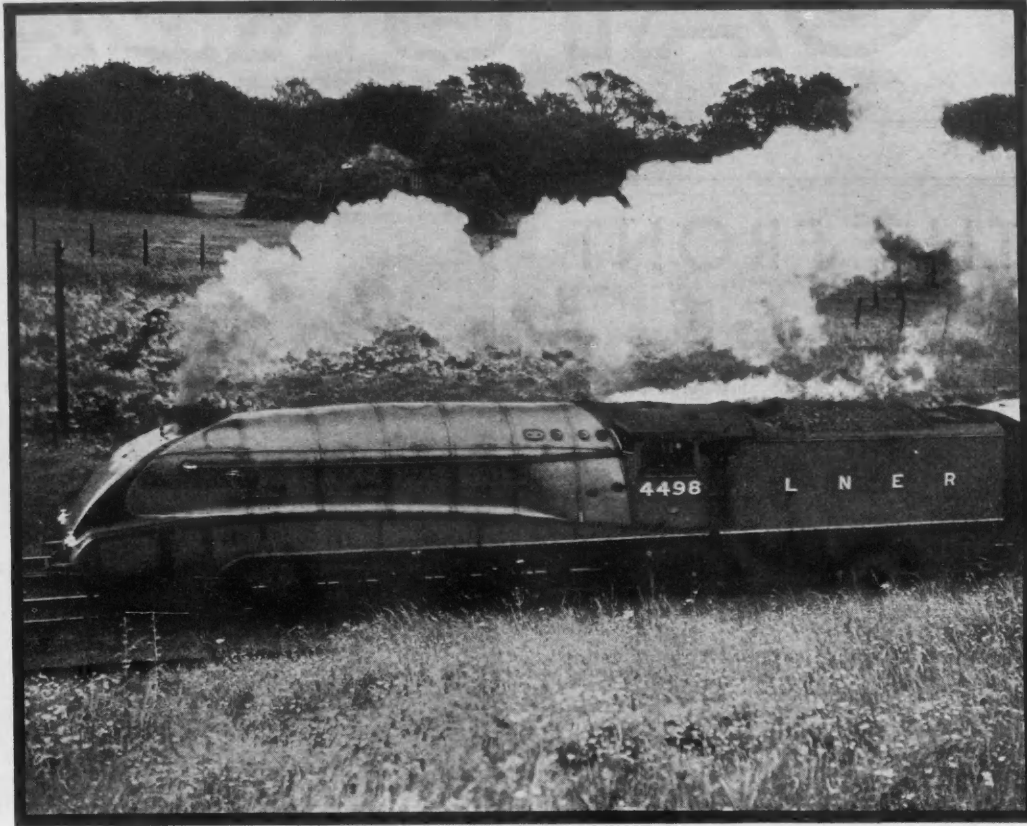
LET US examine briefly some of the inevitable results of this policy. In the first place, the worker for a small weekly wage will find it difficult to raise even the ten per cent of the cost of his building operation. Even if he can, one might question the wisdom of putting what is probably the only capital he will ever have into real estate, a very difficult form on which to realize in time of emergency. Secondly, he will be tying himself and his heirs to home ownership for a period of twenty years. With the extremely small margin of earnings over necessary expenditures, the constant danger of unemployment, sickness, etc., it is inevitable that many payments will be defaulted, and many of the houses will return to the agencies (including the government) which have fostered their erection. Perhaps the most serious result of the wage earner binding himself to home ownership is that he thereby loses (or at least jeopardizes) the bargaining power of his labor—so often his only tangible asset. This of course is not so applicable if he builds in one of the larger centres, but home ownership in one of the smaller towns may prevent him from following the varying tide of economic opportunity.

So much for what we might call the economic aspects of home ownership for the low wage earner. From a social as well as technical standpoint even greater difficulties are apparent. One of the greatest is the complete impossibility of any planned development under such piece-meal individual effort—development of groups of houses and even whole communities, like the magnificent examples (of low rental projects) we find in England and on the Continent. Another is the inexcusable extravagance of small-scale individual building operations, as opposed to the considerable savings which would be effected if large groups of houses or apartments were erected by a single agency. Perhaps worst of all, such a riot of uncontrolled individualism cannot possibly make use of the skilled technical advice available to large scale projects, which alone can guard against the jerry-building which is essentially a slum before the paint is dry.

IT IS not that the Dominion Housing Act, per se, is not an entirely admirable piece of legislation. For the prospective home builder, considering a house in the (say) \$5,000 or upward class, it offers a means of achieving his aim in a more completely sound and economical way than is available to the

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A HALF-CENTURY OF BRITISH RAILWAY PROGRESS. Left, a veteran's comeback. The famous Flying Scotsman No. 1 of 1888 performs nobly on a recent demonstration run to illustrate the advancement in railroading. Right, the Flying Scotsman of today. A streamlined locomotive recently put into service on what is one of the most famous passenger train runs in the world.



SHANGHAI DOES MAKE A CANADIAN FEEL BRITISH

BY DORA SANDERS CARNEY

WHEN I first went to China about four and a half years ago, I was ardently Canadian. Now I am Canadian still, but with a difference. For where, before, my enthusiasm was limited to the Dominion, now my pride in Canada has for a background the British Empire.

Living at home, between our two great oceans and our mighty neighbor, I had never realized just what it meant to be British! It took four years of Shanghai and a war to make me realize and appreciate my heritage.

We lived in the International Settlement, and it was International! Our immediate neighbors in the apartment below were English. Below them on the ground floor, lived Germans. In the house next door lived well-to-do Chinese, and beyond them were a family from Warsaw. Our close friends were Americans. Our favorite restaurant was kept by a Dutchman who had a Japanese wife—so it went on. "You Limeys," other nations called us. "You Limeys are all alike!" they said.

We weren't alike. We Canadians were not like the English, or like the Australians, but we were alike in our King, our Navy, and our Flag.

SOME of us, Hongkong-born Chinese, wore yellow skins. Some, the Asiatic Indians were brown. A Scotchman loved to tell the story of a negro porter in the mid-west States, who confided, "I'm a Limey ma'self, on'y nobody knows it,"—he was born in Jamaica. White, black, or yellow, when you live abroad, it's good to be a Limey.

The name, I discovered, is derived from the British Navy's custom of serving lime-juice to the men in the tropics to prevent scurvy. Later I came to know that lime-juice personally.

The first intimation I had that it was anything special to be a Limey came from a Chinese gentleman, a week or two after I landed. "I happen to be a Chinese," he said proudly, "but I was turned out by a British firm." (I had a vision of rows of little incubators, each stamped with a Union Jack.)

I went to apply for a job. "You are British? That is good. We employ others, but prefer the British."

It was even easier to get credit in the shops for being British!

THE Jubilee of King George V in Shanghai was an overwhelming tribute to the British Empire. No other occasion during the four and a half years, except the Coronation of our present King, was celebrated with such wide-spread good-will. The large business houses, incorporated in many different cities of the world, all declared a holiday. The beautiful buildings of the downtown area, American, Chinese, Japanese, German, Italian, and others, the newspapers published in English, French, Russian, Chinese or Japanese,—all were decked with flags, and brilliantly festooned with colored lights. Streets were crowded with merry-makers of all nations. The tattoo staged by the British troops at the Race Course was besieged by crowds speaking almost every language under the sun, and wearing a gay variety of costumes!

Again at the Coronation last year, the Settlement was a vision of lighting displays and bunting, with the Union Jack and Empire flags prominently displayed on streets, bridges and buildings. Crowds in the streets were so great, the police called out their riot vans to help keep traffic moving. Perched on a skyscraper overlooking the Race Course, a group of Russians cheered wildly and sang, when, as a traditional part of the Tattoo, the British troops "burned Moscow." All the warships in the river, Asiatic and European, were dressed. The Dutch restaurant, and many others, put on "Coronation Dinners," and vied for honors with the most elaborate decorations.

IT WAS thrilling to be British then, and share in the respect and affection so spontaneously shown towards the British Throne!

—Then came War.

"Watch the British," a man who had lived many years in the East said in the first day or two. "Everyone will wait for them to act, then do as they do."

My husband, a member of the Volunteer Corps, was called to military duty to help keep the fighting elements outside International boundaries. He left us fairly isolated. The husband of the lady downstairs (whose baby was expected any day) was

away upriver somewhere near Hankow. The lower apartment was now empty, and both the Chinese and the Warsaw families were away on summer holidays. Ours was usually a well-policed district, for the streets were dark and lonely, but all police had been withdrawn for special duty. Just around the corner was a Chinese village, crowded with half-starved refugees, who might break into our house, looking for food or money—

"Don't be afraid," my husband said, as he left. "The British troops are on the job, and the Navy's there in the river. One thing about the British, they always take care of their people."

"One thing about the British!" I thought of that often that night, as I sat up, listening to the guns. I think of it often still.

THE situation became acute. Bombs fell in the Settlement, killing thousands. Shells exploded in the most unexpected places, shrapnel burst frequently overhead. The gas supply was cut off, electricity and water were threatened. Fires among the gasoline tanks across the river had closed all service stations—one couldn't buy gasoline. Busses, taxis,

trams had stopped running, the rickshaw coolies fled into hiding. Our dairy announced suspension of delivery—they couldn't get the milk in from the outlying farm. Later most of their cows, Holsteins from Canada, were killed by shells and bombs.

Food channels were blocked. The country round about was war-wrecked or deserted, and farmers from farther inland were afraid to come down to Shanghai. A boom of ships across the Yangtsekiang had stopped upriver shipping. Our own river, the Whangpoo, a tributary of the Yangtse, was the battle centre, and ocean vessels could not come up into port. Cargoes destined for Shanghai were unshipped at Hongkong, and left there.

The few square miles of International territory were crowded with Chinese refugees. Foreign flags came much into favor, and automobiles, wheelbarrows, sampans and coolie huts hopefully blossomed out with flags of some foreign nation, most popular being the Union Jack. Union Jacks were so much in demand that in at least one flag-maker's shop I saw them in various sizes, shapes and colors. Some were almost square, some like pennants. Some had purple

and some marine green grounds, and the Cross of St. George varied from orange to near-violet.

Incidentally, I saw no Canadian flags displayed.

AS THE Old Hand had prophesied, the British were the first to act. One Sunday evening, it was announced by radio that, in view of the serious situation existing, arrangements were being made to evacuate British women and children to Hongkong. No sooner were the British plans announced than other nations followed suit, and the next three or four days were busy with a general exodus of women and children and men whose business did not require them to remain. My own husband had to stay.

The British Navy commandeered all British ships in nearby waters. The first to leave was the *Rajputana*, due at the river-mouth next day from London. She was to sail again immediately with all the women and children she could carry. Our children were very small—the twins were two, and the baby two months old,—and they and I were among those embarked on her. The Canadian *Empress of Asia*, had already been commandeered in Hongkong to carry reinforcements to the Shanghai garrison. Her passengers had been given two and a half hours to get ashore at Hongkong, and she was quickly converted from a passenger to a troop ship. At Shanghai, the troops landed, she was reloaded with evacuees, who were promptly enlisted into the military routine and lived a soldier's life until she reached Hongkong again. After her came smaller ships, and finally, the beautiful *Empress of Canada*, the last British ship to leave Shanghai for months. She had been warned at Manila, a week's run from Shanghai, and spent the intervening time preparing for her two thousand extra guests. All the public rooms were turned into dormitories, and beds made up on the floor. Members of the crew donated mattresses from their own berths, mountains of food were prepared ahead of time. Passengers turned to and helped with the work, and they say it was a sight worth seeing when two priests, two debutantes, a rabbi and an Anglican deacon sat on a hatch together, peeling potatoes!

THE British Navy took over the Shanghai Club, famous rendezvous on the Bund, as Evacuation headquarters. We had to go down and present our passports before we were given the forms that would allow us on the British ships. The Club was usually very exclusive, but all classes and colors were mingled there that day, and all nations, too; for besides the British-born were women of other nationalities married to Britishers. Many of those carried to safety by the British Evacuation had never been out of Shanghai, some spoke English brokenly, and some had never seen British territory.

It was noon on Monday when we reached home, from the Evacuation Office, and began to pack. We left at seven next morning, in an army truck, driving through familiar, deserted streets, past sandbag barricades, to designated central depots. Unable to come into port, our ship was anchored twelve miles down the river. It took the Navy from eight in the morning till two in the afternoon to get us down those twelve miles of battle-scoured river.

At times, especially during the early hours, I chafed at the slowness of the proceedings. Now I can see that that slow British deliberateness more than once prevented a nasty situation.

It must have been a desperate sight for the Chinese and other nationals doomed to stay in the war zone to see us being taken out to safety! How easy it would have been for our lines to be rushed, for a riot to have started! Well over a thousand of us were embarked that morning, and literally one by one we were fed through the Depots, our papers examined and signed, our baggage attended to. There was never a sense of hurry or panic, never a jam. In small groups of forty or so we moved forward and waited, moved forward and waited. Twenty at a time we were taken out, put on busses, and carried to the wharves, under an escort of sailors and Volunteers. The wharves were heavily barricaded and guarded. Slowly we dribbled through the openings in the barbed wire, and crossed the narrow gangplanks to the tenders. At the gangplanks, we left our husbands behind.

The river was the centre of fighting in those days. A truce had been promised by both warring nations.

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STORM AND CALM

TWO striking photographs which vividly report the changing moods of the sea. They were taken during a recent voyage of the tank-ship, "G. Harrison Smith," which is named in honor of a resident of Toronto and which is the largest modern tanker in international service.

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Institute of Houston, Texas—one of those foundations established by wealthy men which are the modern counterpart of the mediaeval abbeys and hostels. The third lecture is devoted to present problems. Sir Robert finds in the nationalistic idealism of the autocracies "the very negation of the Christian doctrine of the supreme value of each one's soul." The only way of stemming the current, he thinks, is a moral renewal operated by "the Christian faith through a purified and extended Church." He is cool towards organic unity; "no organization is sufficient to express the universal, pure spirit of Christ." But the churches are "the only permanent organization for the transmission and interpretation of the Christian religion; and if the practice of that worship were to disappear, with it would probably dissolve the conception of God on which our moral life is chiefly supported." He is equally cool towards what is called the "social gospel." The Church is not intended to be "another earthly kingdom legislating for the social and political welfare of even its own members, to say nothing of the multitudes who would never acknowledge its authority." Its function is educative, not dictatorial. "It is to enlighten and release the moral energies of its members rather than to prescribe for them the solution of their problems."

These are things that need to be said in Canada as well as in Texas. Perhaps the voice of a Canadian coming all the way from Texas will be heard better than if he were speaking in his own land.

NOTES OF THE WEEK

DR. MANION has shown good judgment in his selection of the national organizer for the Conservative party. Dr. Robb is a man of highly attractive personality, with a card-index mind and a remarkable faculty for judging the qualities and dispositions of the individuals with whom he has to deal; and he has plenty of energy and enjoys working eight days a week. Furthermore he has been long for years to the Ontario provincial organization, and will be able to bring that into harmony with the federal campaign as no one outside the Province could do; and that is a job that needs to be done.

A FOREIGN correspondent writes that European statesmen believe if they can get through August without a major flare-up, some of the tension will go out of the international situation. August, he reminds us, is always a fateful month in Europe, when diplomats spend sleepless nights, fearful of the sudden marching of men. August on this continent is a pleasanter month, when summer is full blown and the harvesters begin rolling up their sleeves. But August is a universal month as well and some of Europe's terror shimmers distantly on our landscape. We shall watch the harvesters, but with our fingers crossed and praying quietly for September.

RECENT utterances by several New Deal statesmen seem to indicate the beginnings of a movement to draft the President for a third term. We doubt if Mr. Roosevelt would object seriously if the American people were agreeable. Despite his vague hints about a wish to return to private life in 1940, he gives every indication of finding enjoyment in the performance of his presidential duties. But there is another reason why he might like to stay on in the White House. He is a strong family man and the New Deal is his favorite child. It has been a little on the sickly side and needs a lot of understanding and scientific care. It is natural under the circumstances that Mr. Roosevelt would hesitate to entrust it to the care of strangers, particularly those with rigid, old-fashioned notions about the proper way to bring up children.

EDUCATION, warnings and precautions may keep motor-car accidents down to a reasonable number, but it is doubtful if they will ever reduce them to a satisfying minimum. The truth is that the motor car, unimagined by nature, has become a natural hazard of human life. Man has made it such by making it universal, as he has the bathtub, a stationary, unassuming menace to the careless-stepping bather.

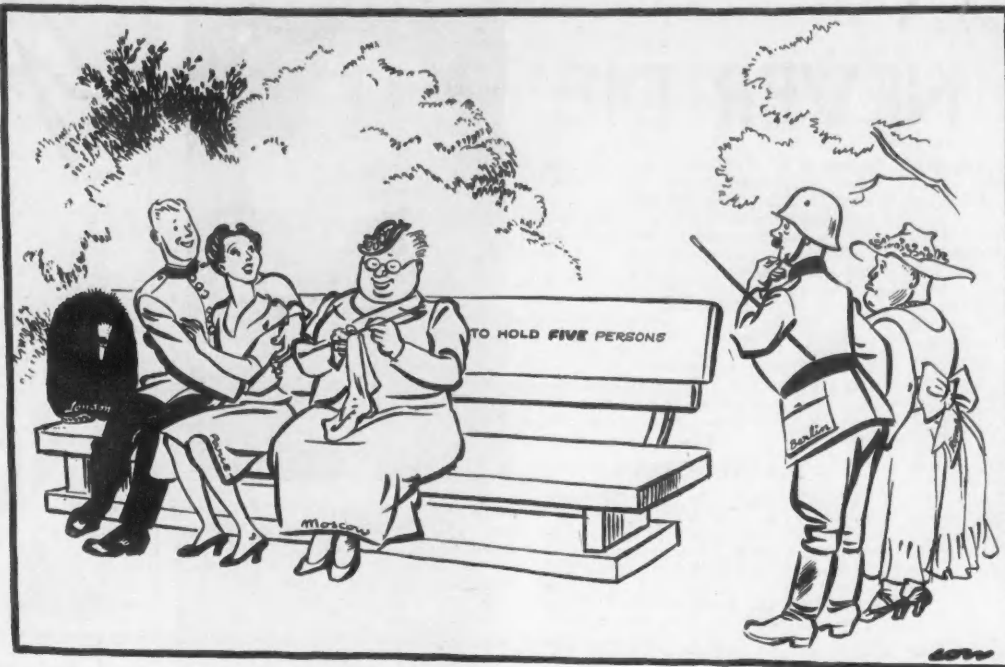
This is a disconcerting thought, if we forget that life is entirely a hazardous occupation. When men left the jungle for the city, they escaped old dangers, but they found new ones, largely of their own contrivance. For death must come, if not in one way, then in another. All the engineering and scientific ingenuity cannot protect man finally from his own mortality or steel his soft and puny body against the larger blow.

HITCH-HIKING IS AN ART

WE WONDER if there is a book on the art of hitch-hiking. If there is not, a young acquaintance of ours who has five times thumbed his way to California says he is going to write one.

We had not thought that hitch-hiking demanded more of skill and energy than an enthusiastic swing of the thumb, but we were wrong. Hitch-hiking is an art that is not learned in a day and it requires special qualifications in its would-be practitioners. Our friend was speaking, of course, not as the young amateur who sticks out a week-end thumb on the highway in order to get a lift to the family cottage, but as a professional hitch-hiker who for years has not had to use the legal methods of transportation.

He went into a highly technical discussion of the proper way to hold the thumb and swing the arm—grace and an ingratiating curve are essential features of this operation. Equally important is knowing how to stand, where to stand—not, for example, at a sharp curve in the road, and even when to stand. Early in the morning is best, he pointed out, if you are planning a lengthy trip. You get the traveling salesman or the hell-bent-for-leather transcontinental tourist. The mechanics of signaling a motorist can be mastered by almost anybody; but the special qualities referred to above stem out of personality and, alas, youthfulness. The youngster, preferably blonde, who can flash a winning smile that can be seen at a distance of five hundred yards is the



SIT DOWN, FRIENDS, IT ISN'T PRIVATE.

most successful hitch-hiker. The motorist can feel reasonably sure that he will be full of light-hearted chatter; or polite enough to prove an interested listener if the motorist feels like recounting the story of his life. (The art of conversation is an important subdivision of the art of hitch-hiking.) Older people, particularly those who are heavy-set and dark-skinned, are less successful, because they are uncertain quantities. They may prove to be hold-up men or on the argumentative side of the New Deal. Our friend, who is young, plays up the youth angle

for all it is worth. His personal trick is to get himself up like a college student on a holiday, complete with blazer and baggy trousers. Once aboard the motorcar it is up to him. A knowledge of human nature, he remarked wisely, is as handy an aid to hitch-hiking as any other form of salesmanship. But youth remains the first requisite. Like the baseball player or the prize fighter, the hitch-hiker's capable years are limited. After that he has to pay his way, or buy a motor-car and do his bit for the oncoming generation of hitch-hikers.

CANADIAN IN SHANGHAI

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tions, but, as everyone knows, it was broken. I was standing on the upper deck of the tender, my husband was on the open wharf a few feet away, when shells started flying and shrapnel bursting.

That was one instance when the characteristic slowness of the British stood us in good stead. We had been moving slowly for so many hours—it was now after eleven—that nobody thought of getting panicked then. Nobody screamed, or even ducked. A sailor helping passengers at the head of a companionway cocked a grin upwards, and said, "Eh, you're proper soldiers, now!" Otherwise the British Evacuation went on without a moment's hesitation.

Since coming home, I have read bitter criticisms of their own authorities by citizens of other nations, who, in spite of the gunfire, were still sent down the river in tenders. The British authorities changed their plans with remarkable decisiveness, and transferred the whole one thousand plus of us to two destroyers that lay nearby.

—And there we were, a few minutes later, unexpected guests of a handful of British seamen!

It was good to be below those armor-plated decks, although there wasn't much room. It was hot, as August can be hot in Shanghai. Somebody asked a sailor, "Can we open a porthole?"

"Lady," the answer came, "the portholes are all open."

"But is it always so hot, down here?"

"Lady," he said, "this mess room was built for a crew of eighty men, and there are three hundred of you in here at the moment."

Every inch below deck was similarly crowded. There wasn't room to walk about. We just sat, hip to hip, on lockers, tables and benches.

The sailors brought us tea in buckets, but one couldn't give tea to children. A bronzed, square figure rolled through the doorway, and peered about with an anxious expression. "Ah, there it is!" he cried, his face alight. He pounced on a big square can.

"What is it?" we asked,—and suddenly, we were all Limeys, together! "Limejuice!" We drank it from enormous mugs.

WE LOOKED through the ports at the warships as we passed. There were Japanese cruisers, with guns seeming to point straight at us, some still wreathed with faint white smoke. On shore were buildings burning. Now and then a shell burst in the water.

An officer stuck his head through the door. "If you go along the corridor behind me," he said, in clipped English phrases, "you'll see a hole in the wall. Go through it, and down the next corridor, and you'll see another hole in the wall with a piece of paper pinned over it that says, 'Ladies.'" He paused for a moment impressively, then disappeared. Of course we laughed again.

We were leaving our husbands and our homes behind us, perhaps never to see them again. Many of us had not slept for nights, none had eaten anything for hours, yet we laughed several times on that trip down the river, under the good-natured ministrations of the perspiring Navy men. It seemed there was nothing the Navy couldn't do at a pinch.

"Any more bibies?" queried a weather-beaten visage, under a tousled forelock. Then the voice took on a note of bewilderment and gloom. "Single men," it said, "ave bin mixin' biby food for an hour!"

AT LAST, the liner! She was built to carry seven hundred passengers, and eighteen hundred of us were aboard that voyage. Hundreds of women and children lived and slept on deck. Baggage was fairly mixed.

It seemed as if all the guns in Asia let loose over the city as we sailed away, yet, when we went to send radiograms ashore, we were told, "we are out of touch with Shanghai." The cables were blown up, the radio service abandoned. We could hear the guns, and see the smoke billowing into the sky, yet it was not until we reached Hongkong three days later that communications were established, and we had word of our husbands.

Money didn't matter. Nobody had any, anyhow, for the banks were closed before we left. The ship's purser was in despair. "I have interviewed five hundred passengers this morning, and not one has paid a fare!" Later it developed that the Admiralty paid

the company for defaulting evacuees. No British man had to leave his family in the war zone because he hadn't money enough to get them out.

IT WAS sunset when we came to Hongkong harbor. Hongkong citizens had been preparing for us. Homes were thrown open, though sometimes at a price. The Government had prepared quarters in the Race Course for the many hundreds who did not know where to go, or had no money to pay for lodgings. Hundreds of camp beds were set up there, a dining room established, a resident nurse and visiting doctor installed, a laundry service, a branch cable office. A cholera epidemic was raging, but free inoculations were arranged for us. Even the wharf coolies were paid by the Government, so that our bags, theoretically, could be carried ashore free of charge. Unfortunately, many of us did not know this till later, and the coolies certainly didn't tell us.

Those of us who had small children stayed on board for the night, and at sundown I stood on deck, in the quiet and the calm. In my pocket was a radiogram from Shanghai, "Okay and quiet—Love." High on the hill stood Government House, and from its flagstaff as the sun sank came fluttering our flag, the Union Jack. We had been brought from the horror that was Shanghai under the White Ensign,—now we were Britishers, at home in a British Colony. It was very quiet on the water. From somewhere above came the sound of bagpipes, for the Seaforth's were in garrison. Lights pricked to life on the water, and twinkled on the high hills from five thousand British homes.

"One thing about the British," a voice said, warm in memory, "they always take care of their people!"

"LET 'EM HAVE HOUSING"

(Continued from Page One)

citizens of any other country in the world. But, because it works so admirably for houses for the higher income bracket does not mean that it can be extended in the same form (with proportionately decreased loans) to provide accommodation for members of the lowest income group. When an architect wishes to design a successful house just half the size of a previous one, he doesn't start by making all the doors three and a half feet high instead of seven! He has to employ a quite different philosophy of design—a completely different means to achieve a comparable end. And it is exactly analogous with government assistance to the building industry.

Let us consider, briefly, the other side of the picture; the proposed low rental projects for which only one fifth (approximately) of the Federal money is earmarked. Under this arrangement, large groups of houses or apartments can be erected as part of a planned scheme, and the most highly skilled technical assistance can be retained to ensure that both construction and maintenance costs will be held to a minimum. The lower interest rates available, the longer period of loan repayment (35 years), and the savings in large scale construction and operation will all combine to reduce rentals to a point where they will be within reach of all but the very lowest income group. And the spectre of default and foreclosure will be completely eliminated.

Considering the complexity of factors operating in the case of the low wage earner, it would appear that home ownership, under whatever governmental stimulus, is not the most desirable end. The first tentative steps toward provision of modern low cost, low rental housing seem only to light the way to a proper solution of our hitherto neglected problem of providing fit accommodation for the Canadian worker.

PHOTOGRAPH COMPETITION

LAST Saturday prizes in the Summer Photograph Competition were awarded for the best pictures in the "Special" class received during the fortnight ended at noon on that day. The first prize of Ten Dollars was won by H. Douglas Lawson, 526 10th Avenue, N.E., Calgary for his action picture "Young Adventurers" which will be reproduced in an early issue.

No entry, in the opinion of the judges, qualified for the Second Prize, and only one Honorable Mention was awarded, to Miss L. F. Johnson, 17 Third Avenue, Ottawa for another splendid study of children. Today (August 6), prizes will be awarded in the "General"

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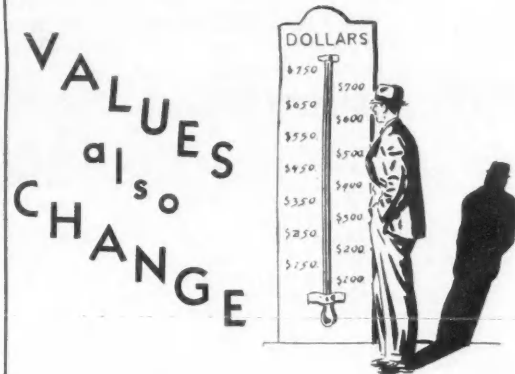
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TORONTO

CALGARY WINNIPEG BRANTFORD WINDSOR

eral" class, the winners being announced in next week's issue; first prize is Five Dollars, second prize a copy of "Camera Conversations." Prints should be at least four inches in the major measurement. Data as to the camera, film, exposure, aperture, filter, development, etc., should be provided. Return of prints is not guaranteed, but every effort is made to return unsuccessful entries if accompanied by postage. Competitors are requested not to send negatives.

—History of Canada, July 25-August 1

'OLD SOLDIERS NEVER DIE'

THE Canadian Corps Association numbers among its members some three hundred thousand Great War veterans. Scheduled to re-unite in Toronto for three days beginning on July 30, Corps members began to assemble as early as July 25. Three days before the Big Push, thirty-five thousand veterans had registered at Corps Headquarters. By the time zero hour had struck, well over half of the full membership had assembled.

Toronto, anxious to become known as the Convention City, had been hosts to the "Vets" in 1934, was aware of the high jinks attendant upon Veteran reunions. With the 1934 experiences in mind, and the recent American Legion gathering in New York—which set a new high for mass playfulness—to refresh jaded memories, City Fathers and Corps leaders arranged for a French Village to be erected in the Canadian National Exhibition grounds, hoped to confine the more boisterous demonstrations to this area. Canadian Corpsmen had other ideas, rapidly overflowed into downtown Toronto, by Saturday night had tied up all traffic in metropolitan sections while they cut capers.

Sunday was comparatively quiet, with a great drumhead service in the Exhibition grounds, but on Monday night the celebrating broke out with renewed vigor. Again whole sections of downtown Toronto were marked off as impromptu playgrounds. Street cars were commandeered, bonfires built, crap games were in progress on the corners, pianos seemed to be conjured out of thin air. It was early Tuesday morning before good-natured Toronto policemen succeeded in clearing the streets.

More serious aspects of the reunion included the planting of one oak tree and 148 maples in Coronation Park: the oak symbolized the British Crown; the maples the component parts of the Empire and each unit of the Canadian Expeditionary Forces. Major Gordon Dingle, President of the Canadian Corps Association, announced the aims of this body of veterans to be the forming of an influential body of citizens which will weld national sentiment; to formulate a program which will promote Canadian-British relations above sectional ambitions. Said the Major: "The gigantic gathering is here to prove the first principle of the cohesion of numbers, whose resolutions in council will have some weight in shaping of thoughts for the rest of our Canadian citizens."

DOMINION

Births, Marriages, Deaths: An increase of 8½ per cent in the number of deaths in Canada during June, compared to June, 1937, was recorded by the Dominion Bureau of Statistics. Promising was the statement that while there was virtually no change in the number of births, an increase of 12½ per cent in marriages had been recorded.

Conservative Organizer: The long-rumored appointment as Conservative organizer of Dr. John M. Robb, one-time Health Minister in the Governments of former premiers G. Howard Ferguson and George S. Henry, was confirmed by Conservative Leader Hon. Dr. R. J. Manion.

Federal Election: Prime Minister Mackenzie King declared that neither a Fall session of Parliament, nor an election may be expected this year. Only two eventualities would require a Fall session of Parliament, the Prime Minister said: one would be the appearance of some international situation requiring an expression of opinion by Parliament; the other would be a new United States trade treaty of such nature as to require immediate disposition by Parliament. "I see no likelihood of either eventuality," Mr. King said.

Pump Priming: Expenditure of \$150,000,000 on housing, highways, defense, preservation of historical sites, and rehabilitation of the drought area was begun by the Dominion Government, evidently on the theory that "money makes the mare go."

Royal Commissioner: Illness of Chief Justice N. W. Rowell, which is reported to be in the nature of complete physical incapacity, seems likely,

if not certain, to prevent him from participating in the report of the Royal Commission on Federal-Provincial relations.

Slot Machines: Thousands of slot machines now in use in Canada will take on a more sinister aspect after September 1, when the new amendments to the Criminal Code become effective. If any house, room or place is fitted with slot machines returning "slugs or tokens" other than merchandise or services, the amendment declares "there shall be an irrebuttable presumption that such house, room or place is a common gaming house."

Trans-Canada Air Service: Transport Minister C. D. Howe declared that the establishment of the mail route on the Trans-Canada Airways would take place some time between August and October, be followed without much delay by the inauguration of a passenger service.

ALBERTA

Co-operative Commonwealth Federation: The Co-operative Commonwealth Federation held its national convention in Edmonton, started consideration of a platform for the next general election after adopting a six-point agricultural rehabilitation program which urged the appointment of a board of trained experts to deal with soil drifting, erosion, irrigation and allied programs, removal of farmers from sub-marginal land, soil surveys and control measures to prevent exploitation.

BRITISH COLUMBIA

Contracts: Indignant at the practice of Premier T. D. Patullo's government of inviting only certain selected contractors to tender their bids on government undertakings, leaders of British Columbia's construction industry, in a petition to the Lieutenant-Governor-in-Council, demanded investigation of such contracts by a Royal Commission.

Marketing Act: The validity of the British Columbia Natural Products Marketing Act was upheld by the Judicial Committee of the Privy Council, after dismissing the appeal of a group of independent dairymen from a finding of the British Columbia Court of Appeal.

MANITOBA

Road Program: Minister of Public Works, the Hon. W. R. Clubb, announced the province's highway improvement program for 1938 to provide for 96 miles of roadway at a total cost of \$360,000. Under the original Dominion-Provincial highway agreement, each government was to spend \$260,000. Wanting more work done, the provincial government has undertaken to spend \$89 for every \$39 spent by the Dominion, a total of \$597,000 to the Dominion's \$260,000.

NEW BRUNSWICK

Party Leadership: Persistent reports that Premier A. A. Dymally might relinquish the leadership of the provincial Liberal party came to a full stop following the resignations of Speaker of the House H. F. Bridges, and Dr. A. D. Dymally, member for Charlotte County, both of whom had suggested that Premier Dymally's resignation was the only alternative to their bolting the party. In the face of rumors of threatened resignations from other party members, Premier Dymally was reported to be determined to retain his office.

ONTARIO

Poliomyelitis: Still with the horror of the infantile paralysis epidemic of 1937 in their minds, Ontarians welcomed the report by Dr. J. T. Phair, Ontario's Chief Medical Officer of Health, that there were far fewer cases in Ontario this year than in normal years. In a normal year, Dr. Phair said that the number of cases reached 200. Since January 1, only 30 have been reported in Ontario.

Cancer: Dr. Charles G. Ross, of London, Ontario, one of the best-known surgeons in the province, was appointed to the full-time job of Executive Secretary of the Cancer Commission which the Hepburn Gov-

ernment is establishing to investigate the various formulae and "cures" used in the treatment of cancer. It was rumored that the Chairmanship of the board would be tendered Mr. Justice J. G. Gillanders of the Supreme Court of Ontario.

QUEBEC

New Minister: Hon. Johnny Bourque, Minister of Public Works, was sworn in as Minister of Lands and Forests, a portfolio formerly held by Premier Maurice Duplessis. The Hon. Mr. Bourque will retain the Public Works portfolio.

SASKATCHEWAN

Crop Damage: Replying to exaggerated reports of the crop damage caused by grasshoppers in Saskatchewan, F. H. Auld, Deputy Minister of Agriculture, declared that there had been no heavy losses due to grasshoppers in the province as a whole. "There is quite an area in southern and northwestern Saskatchewan, where some grasshopper damage has been done during the past six weeks," Mr. Auld said, "but there have been no startling or spectacular damage developments during the past week." A Western Canada wheat crop of some 300,000,000 bushels is predicted.

Transients: City and Provincial authorities worked to find jobs for 135 transients in Regina, hoped to place most of them on farms. The move was precipitated by preparations for the opening of the Exhibition, necessitating the moving of the men from the Exhibition grounds and buildings where they had been sleeping.

OBITUARY

Biggar, H. P., Worplesdon, Surrey, Eng., Canadian author, and chief Archivist for Canada in Europe. **Calder, A. B.,** Vancouver, B.C., former passenger commissioner of the Canadian Pacific Railway (71). **Enlow, Allen T.,** Hamilton, President of Ly-



BUSINESS FOR CANADA. F. Handley Page, President of the Society of British Aircraft Manufacturers, who is a member of the mission sent by the British Government to study the possibilities of aircraft manufacture in Canada. Large orders for Canadian firms are believed to be in the offing.

saght Dominion Sheet Metal Company (64). **Haszard, F. L.,** Charlottetown, N.B., retired Supreme Court Justice, former Premier and Attorney-General of Prince Edward Island (88). **Henderson, G. F.,** K.C., Ottawa, well-known barrister and former trustee of Queen's University (75). **Kearney, W. P.,** Montreal, vice-pres. of the Dominion Chain Company (70). **Lloyd, C. F.,** Winnipeg, outstanding Canadian essayist and SATURDAY NIGHT contributor. **Ryan, Dr. E. R.,** Kingston, Superintendent of the Rockwood Hospital for the Insane (77). **Ryan, Judge Joseph, Los Angeles, Cal.,** for many years on the county court bench in Portage La Prairie, former M.P., and a pioneer resident in Manitoba (97). **Schwob, Julien, Montreal, President of Schwob Bros., Limited, Canadian branch of the Tavaness Watch Company (66). Young, W. G., Vancouver, B.C., civil engineer (67).**

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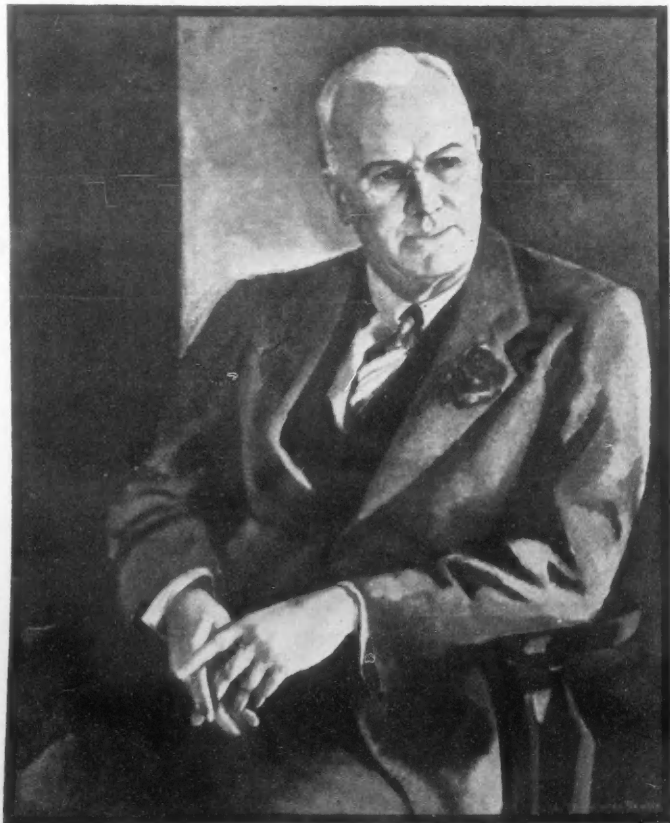
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ART BENEFACTOR. A recent portrait by Lilius Torrance Newton, R.C.A., of Mr. H. S. Southam, C.M.G., chairman of the Board of Trustees of the National Gallery of Canada. The painting has been presented to the National Gallery.

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—Ottawa Letter

WINGS OF THE EMPIRE

BY RIDEAU BANKS

CANADA, after all, is to provide the armed wings of Empire. A second British air mission is on Parliament Hill to arrange the details. And its success is a foregone conclusion. As Mr. F. Handley-Page—its genial spokesman who employs a disarming smile to carry out a very serious armament mission—tells the press: "If we were not going to get anywhere, do you think we would be here?"

By this remark Mr. Handley-Page presumably means to emphasize a proposition so logical that it should be self-evident, namely, that Britain, with the hostile eyes of dictatorship nations upon her, would hardly be taking a chance upon another public rebuff from the Dominion in the realm of Imperial defence.

And so, by a strange progression which even includes the seemingly contradictory Statute of Westminster, Canada completes the circle of events which restores her—considerations of legal status notwithstanding—to the role in the Empire which she occupied in 1914.

That situation, as Parliament Hill appraises things, constitutes the overwhelming significance of the Imperial mission which is now in the Capital, with the approval of the Canadian authorities and enjoying—in marked contrast to its predecessor of some months ago—every co-operation that the Federal Ministry can accord it.

IT WILL be recalled that back in 1914 when Britain was at war, Canada was at war too. Legally, the Statute of Westminster was supposed to have altered this situation. Theoretically, under it, Canada, in the event that she did not desire to participate in one of Britain's wars, could have issued a proclamation of neutrality. Whether or not it would have been respected, is a question which controversialists on Parliament Hill have not grown tired of debating over the past eight years.

Technically, this is still the situation. But it has become abundantly clear now, that as a result of the work of the Air Mission, practical considerations are certain to prevail in the future. While the right in theory to protest her neutrality may still be possessed by the Dominion, any remote chance which may have existed of such a declaration being respected is recognized now as having disappeared wholly.

The reason is that Canada, under the negotiations which are now going forward between the Imperial mission and the Canadian defence authorities, is to become in fact if not in name an air reserve base for the Empire. Consequently, any hostile power which sets out to challenge Britain's strength will have to deal with Canada as the main support of the air arm. To all practical purposes, accordingly, if Britain goes to war—Mr. Handley-Page still has hopes that it may not be necessary—Canada will be at war too.

AS BRITISH-MINDED circles on Parliament Hill—which still, thank Providence, outweigh all others in influence—view this situation, it simply supplies the element of compensation and of correction in Imperial relationships which the Statute of Westminster made imperative if the Empire, with all for which it stands by way of personal and political liberties, was to survive. The question which the Statute of Westminster settled was the complete individual sovereignty of the British Commonwealth nations. It settled that issue so effectively that it raised another doubt in its place. While no longer was there any question of Canada's existence as an independent, fully autonomous power, there was a new and very real doubt arising as to whether the Empire still endured as an effective political force. The subsequent swing of the pendulum, accordingly, had to be back in the direction of British solidarity if the Empire were to remain.

Now, therefore, by the rallying sentiment from all parts of the Dominion, Canada's vote has been cast spontaneously in favor of the Empire. Right Honorable R. B. Bennett, in the closing hours of the last session of Parliament, deserves credit for raising the issue. But to the Mackenzie King Government belongs the credit for reading the unpolled verdict of the people in the wave of sentiment that rolled in upon the Capital from all parts of the country.

AS THINGS have turned out, the staunchly Imperialistic interests in the Dominion can have no reasonable quarrel with the course which the Liberal Government has pursued. The Prime Minister insisted that Canada should direct herself any participation which she might lend to Imperial defence, and that the British authorities should not come into the Dominion to take charge. At first this attitude resulted in every appearance of an impasse having been reached in defence policy between the Canadian and the British Governments.

But the British are nothing if not a practical people. Results were what they were after, and when it became apparent that they could be secured only by acquiescing in Mr. King's position—well, they simply acquiesced. And the result, from Canada's point of view, is the not-unsatisfactory one that the Dominion's contribution to the defence of the Empire is to be a contribution of Canada's own making throughout. Canadians, in other words, will not have to share with anyone the pride that may justifiably arise out of the part that her airmen are destined to play in the defence of Empire.

It could be argued, conceivably, that there must be something intrinsically British about the administration of Prime Minister Mackenzie King because of the faculty which it displays continuously for "muddling through" on major issues. Certainly it appears to have "muddled through" to the right side of the Imperialistic ques-



ON AIR MISSION to Canada. Marshal of the Air Force Sir Edward Ellington who is a member of the British Government Mission at present in Canada to arrange for Canadian manufacture of aircraft.

tion. As matters stand now,—the plans now going forward being contrasted with the vaguely cautious defence plank written by the recent Ottawa Conservative Convention—the Liberals are entitled to claim that they are more British than the Tories.

JUST what the concrete details will be of the air contribution which Canada will make to the defences of Empire as a result of the present British mission cannot be told definitely yet. Generally speaking, however, a manufacturing base for the production of heavy bombing type planes is to be established in the Dominion, where it will be safer from destruction by enemy bombs than it would be if it were located in the

British Isles. And training centres for fliers for the Imperial forces are to be set up. It was in respect to these centres that the initial controversy between the King and Chamberlain Governments arose. The points upon which the Liberal administration stood firm, however, have all been conceded by the British authorities. The air training centres will be under a Canadian control which will not be nominal, but actual. Furthermore, they will be staffed wholly by Canadian officers.

JUST what the industrial aspects of the Air Mission's work will mean to the Dominion likewise cannot be forecast definitely as yet. An expenditure by the British Government of \$50,000,000 annually for a period of five years—\$250,000,000 in all—has been prominently rumored. It is described by members of the Air Mission itself as "pure conjecture and wholly unreliable." From other British sources it is suggested that a more reasonable expectation would be an outlay of \$30,000,000 annually for a period of five years—\$150,000,000 in all.

Whatever the details may be, the paramount fact is that Canada has become a major and key factor in the scheme of Empire defence. In the Empire concert of nations she is occupying once again the leading role in which she so honorably acquitted herself back in the heroic days of 1914. The feeling of the moment on Parliament Hill as the British air mission and the Federal authorities labor together is that Canada is a nation—just that the Empire also lives.

I WALKED TODAY

I WALKED today along a path Forgotten long ago:
A path beside a sluggish stream
Where wild bulrushes grow.

And as I passed upon the way
Where footsteps left no trace,
Soft, clinging webs of memory broke
Across my hands and face.

—MACKELLAR MCARTHUR
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MUSICAL EVENTS

BY HECTOR CHARLESWORTH

DURING the absence of Reginald Stewart, as guest conductor in the summer series of the National Symphony Orchestra at Washington, his place on the podium of the Promenade Symphony concerts at Varsity Arena has been filled by two eminent American conductors, Charles O'Connell last week and Dr. Frank Simon this.

Mr. O'Connell is not a stranger to Canada: in his capacity as assistant conductor of the Philadelphia Orchestra he has accompanied that organization on its visits during the past three seasons. But this was the first occasion that he has officiated on a conductor's stand in Toronto. In Montreal, where he conducted on the night following his appearance here, his personality is better known, for he was associated with Wilfrid Pelletier, in the Montreal Musical Festival last spring. Mr. O'Connell is young as conductors go, and a typical Irishman in appearance, with a mop of black hair, and dark eyes to match. His musical education was partly obtained in France, where he was a pupil of the famous organist and composer, Widor. After his return he served as a music critic and musical commentator. His subsequent good fortune in becoming associated with Stokowski, and later with Ormandy as assistant conductor at Philadelphia has made him a person to be envied by all aspiring young musicians.

Though absolutely unassuming in his bearing Mr. O'Connell is obviously a conductor by grace of God. His easy control over the orchestral forces and the manner in which he brought forth from them a beautiful quality of musical expression in a very varied and exacting program was proof enough of that assertion. He does not use a baton, but his attack is authoritative and his direction is simple and dignified, with no suggestion of strenuousness even when building up a great climax. Indeed, he gives the effect of being part of the orchestra itself.

I OFTEN wish that conductors would disclose to the public a fact of which they are themselves well aware—namely, that Mozart composed several other delightful overtures in addition to "The Marriage of Figaro." Sparkling and perfect though it be, it is played so often that there is danger that listeners will become "fed up." Conductors favor it as an aperitif because it puts an audience in a buoyant mood. Mr. O'Connell's interpretation was gracious and refined but the real interest of the program began with his own transcription of Bach's "Come Sweet Death." He has nobly and richly developed the orchestral possibilities of the beautiful basic melody, and the orchestra responded splendidly. Its quality and expressive capacity has not been more fully exemplified this season. The strings lived up to their high reputation, and the wind sections have seldom given so good an account of themselves as in this and subsequent numbers. Another Bach number followed, the Prelude in E major, transcribed by Lucien Cailliet. Mr. O'Connell's brilliant associate in the Philadelphia Orchestra, and it was also beautifully rendered.

The major work of the program was Schubert's "Unfinished Symphony," familiar to everyone in good, bad, and indifferent performance. On this occasion it was rendered with a flowing lyrical quality, and an attention to its exquisite details that made it at all times impressive. The many other numbers included a stimulating and colorful performance of "Cordova," a pianoforte composition by Isaac Albiz, transcribed by Mr. O'Connell. Albiz, in addition to being a prolific composer was a pianistic prodigy, pupil of Liszt, and Mr. O'Connell has brought forth the rich romanticism of his music. Tchaikovsky's "Sleeping Beauty" waltz, and the ever-enchanting "Clair de Lune" (Debussy-Cailliet) were played with poetic grace. Finally came the big test, "Entrance of the Gods into Valhalla," the final episode of Wagner's "Das Rheingold." It is one of the least familiar of Wagner excerpts, though enthralling in dramatic fervor. To give a really impressive performance the orchestra required more work upon it than was possible under the circumstances, though the tonal quality was excellent and the general effect by no means feeble. Much more effective was the Prelude to Act III of "Lohengrin"—much better known to the players—and its stirring, grandiose rendering (despite the lateness of the hour) roused the audience to wild enthusiasm.

THE guest artists of the evening were the piano duo Ella Cole and Naomi Granov, well known throughout Canada. Both young women are highly efficient young artists, who play with intimate response, and fine musical intuitions. Their tone was large and impressive and execution brilliant. Their number with orchestra was the Bach Concerto in C minor. In these surroundings it was hardly so effective as when they played it with the Toronto Symphony Orchestra in Massey Hall some time ago, but was a good musicianly performance, though some Bach enthusiasts might dispute over the tempo at certain movements. They proved their quality in a fuller degree in numbers without orchestra. They were at their best in the Rachmaninoff "Tarantelle," which makes vast demands, and of which they gave a brilliant rendering. Impressive in a similar way was the performance of a flamboyant Polka by Berkeley Lennox, in which the composer tries to turn the pianoforte into an orchestra. Among their happiest numbers were three by Saint-Saens, including "Cuckoo in the Depths of the Wood," in which their playing was neat, finished and expressive.

THE last event of the Toronto Conservatory of Music's Summer



FOUR-YEAR-OLD CONDUCTOR puts the Calgary Baby Symphony through its paces.

School series was a Sonata Recital by Elie Spivak, violinist, and Alberto Guerrero, pianist. The school has been attended by teachers from every province of Canada and many of them were present at this event. In view of the sultriness of the day the artists decided to appear in informal attire, fashionable for tennis before "shorts" came in vogue. But Mozart and Cesar Franck did not seem to suffer on that account, and both musicians were in capital form. The smooth beautiful tone and scholarly phrasing of Mr. Spivak were matched by the brilliance, precision and musical charm of Mr. Guerrero at the key-

board. They gave delightful renderings of two Mozart Sonatas, a brief one in A major (in which the Theme with Variations was charming), and a longer work in B flat major played with delicacy and elan.

A more profound atmosphere was reached with the Cesar Franck Sonata in A minor, imbued with impassioned emotion, and making severe technical demands. The second movement is unusually dramatic for a work of this type and the whole Sonata is replete with haunting episodes. The rendering was of unflinching interest, both thoughtful and beautiful in utterance.

THE FILM PARADE

BY MARY LOWREY ROSS

ANYONE who set out to make a graph of the screen's performance over the past half-dozen months would be confronted by a series of dips and peaks unprecedented in the history of the movies.

On the "peak" side the record shows "Snow White and the Seven Dwarfs," "Test Pilot," "Yellow Jack," "Three Comrades," "Stage Door," "Nothing Sacred" and "A Slight Case of Murder."

The "dip" side on the other hand is represented by such profound descents into banality and silliness as "Women Are Like That," "Mannequin," "Man Proof," "She Married an Artist," "Hold That Kiss," "Gold Diggers in Paris," "She's Got Everything" and "Condemned Women."

"Snow White," of course, would have made 1938 a peak year all by itself. But even apart from the Disney wonder-work the industry has every reason to congratulate itself on the above-the-line record. Consider the scope of the material represented in the "peak" list: legend, history, theatre, social satire, bacteriology, aerodynamics, post-war sociology. Nobody will contend, of course, that Hollywood has attempted to deal profoundly with any of these important matters—the screen's concern is always with surfaces and pictorialism. But the industry has shown an increasing tendency to concern itself with themes rather than, exclusively, with personal narrative; which is a sign that the movies are growing up.

WITH five months still to go Hollywood has already hung up the highest record of picture production in its history. It has also encountered the worst slump in picture attendance in years. The explanation seems to be that the industry has spoiled us. It has carefully developed a taste for good pictures in its audiences, at the same time surfeiting them with bad ones. The result is that the public, after accepting for years anything and everything the screen had to offer, has become alarmingly movie-wise.

This is something not generally recognized even by people who should know what they are talking about. William Saroyan, for instance, wrote recently in *The World Film News*: "The moving picture is still an art for an unconscious and dreaming people. . . . The public wants mostly the darkness and secrecy of the picture theatres and two hours of dreaming. . . . what they want is the place, once they are there they will take anything, good or bad."

Hollywood believed this too until



REV. RICHARD TAYLOR, F.R.G.S., Director of the Algoma Endowment Campaign.

HOLLYWOOD was well aware of this falling off long before it became a matter for public comment. It has been holding conferences and making plans over many months. These plans involve (1) more concentrated entertainment, i.e. shorter and livelier double-bills, (2) fresh themes and material, (3) fewer and livelier "B" pictures; (4) shorter cycles, so that the public won't have to watch the same story over and over again in more and more dilute and fantastic forms.

In other words, better pictures. Hollywood must now, for its own preservation, make the sort of picture that it once made for its own prestige. That's what you get by educating the public.

The effect of this self-imposed reformation will probably be seen before the present season closes. The industry is now going in for serious documentary material, for biography and history, particularly the history of the industrial development of America. We have been promised, for instance, screen-dramas built about the development of the Bell Telephone, of the steel industry, of the Western Union, the Union Pacific and the Hudson's Bay Company. And if all this reads rather more like a curriculum than like a program, it must be remembered that Hollywood, with its technical adroitness and its long experience in the handling of narrative has always dealt with documentary material in terms of high entertainment.

THE advance-production sheets look wonderfully promising. The chances are that the coming season will see the audiences comfortably ensconced once more in their seats and the industry completely recovered from its recent setback. After all, the movies and the public have been friends now for a long time. Why should a few "B's"—well, then, a whole swarm of "B's"—come between them?

CALGARY'S BABY SYMPHONY
BY MARGARET L. STEVEN

THE Grand Theatre in Calgary was crowded to the last row one day last month for the first public performance of the city's Baby Symphony Orchestra, believed to be the only organization of its kind in the Dominion. Jascha Galperin, Russian-born concertmaster of the Calgary Symphony

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Orchestra, is responsible for the experiment, which has developed out of children's classes at the Mount Royal College Conservatory of Music. Earlier in the season the Women's Musical Club heard a program, including the Presto movement of the Haydn Symphony in C Major, performed by the Baby Strings, consisting of children from four to ten. The effort was so successful that the Grand Theatre program was arranged by the addition of woodwind, brasses and drums from the Calgary Native Boys' Band. The Haydn Symphony was played in full, the violins in unison gave Rubinstein's Melody in F and Schubert's Sonatina, and a sextette of beribboned little girls and short-sleeved boys valiantly performed Toselli's Serenade. There was also a Children's Overture specially written for the occasion by Leonard H. Leacock.

The poise or the children is perhaps the most noteworthy thing about the whole amazing performance. But the significance of such a movement lies in the fact that Mr. Galperin already has in training future adult symphony players. The able direction of youthful ability in the orchestral habit and tradition seems a most worthwhile project. Calgary is pleased with it at any rate.

THORNELOE FUND

STEADY progress is being made in the promotion of the Archbishop Thorneloe Memorial Fund for the strengthening of the work of the Anglican Church in the very difficult territory of the Diocese of Algoma. The objective is to raise \$150,000 before the end of 1938. The Diocese is extremely rich in mineral



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resources and has produced large amounts of wealth for Canadian and other investors; but little of this wealth gets into the hands of the religious bodies which have to carry on their work there. The missionary clergy are lamentably underpaid, and the religious needs of the territory are very inadequately supplied. Subscriptions may be sent to the Hon. Treasurer, R. W. Allen, Synod Office, or to Rev. R. M. Taylor, Church House, 604 Jarvis Street, Toronto.

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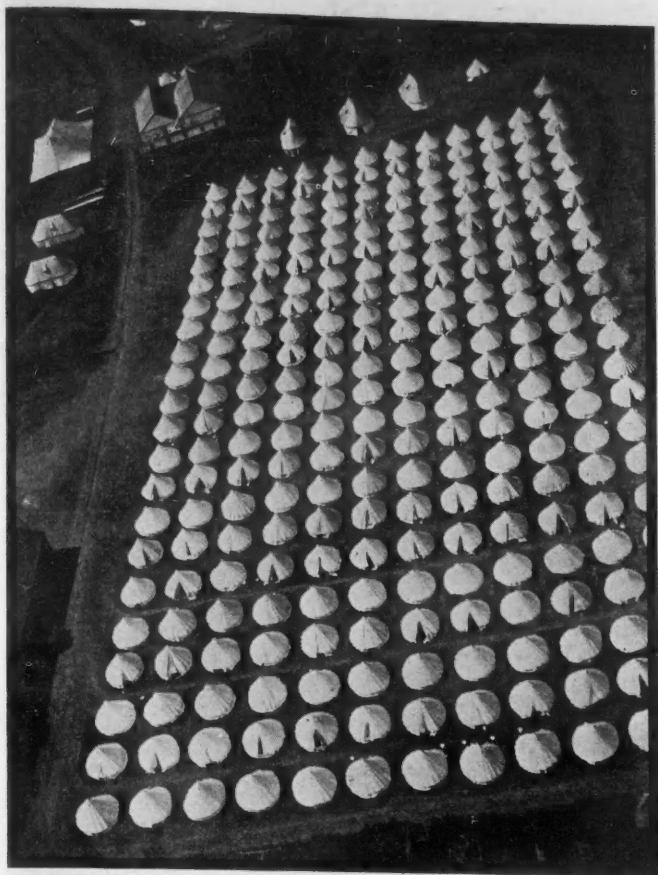
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IS IT THE CLIMATE?

BY JOYCE MARSHALL

SOME day when I get around to it I shall write a novel. I shall write of a village in the north country of Quebec—a small settlement set in a land of long low hill-shelves and black rivers and twisted birches blue in winter. I shall write of the silver sharp insistent cold of January and of the warm March sun that dries and burns the skin. I shall write of the grey unpainted flimsy wooden houses, with their roofs curved to free the snow, and of the trim cardboard church and its tinfoil spire. I shall resist all temptation to speak of a civilization wrested from the primeval forest—I shall be very busy stepping around the big words and vaguely colorful phrases that so many have used before me. And by the time I have finished I hope I shall have caught something of the diffused lovely quality of the land and spread it before you on the paper. I should like to make the hills so real that you will walk upon them as you read. That is a very hard thing to do at any time, and it is impossible, I think, when one scares off the reader with the grand wide words.

I SHALL write of the land and the people—of the people more than the land and of musical comedy quaintness of speech and manner not at all. Other things I shall be very busy stepping around will be the Glory of the Past and the Ineffable Contentment of all who lead the Simple Life. The people of my little settlement have Scotch names, Indian features, and the French tongue. That is a rather curious fact and of probable interest to the reader—but it is no excuse for hazy and rhapsodic excursions into the Romance of Canadian History. Certainly the Romance of Canadian History has had so many veils of beautiful clichés woven for it that it will not miss mine. I shall merely tell the reader that here to this northland of the Saguenay came three of Wolfe's soldiers after the conquest—Scotsmen by birth and pillagers and despoilers by nature. At this point I shall be very busy for a while stepping around a lovely chance for at least one delicate idyl

of the Woods. I shall merely infer, instead, that the nights are long and cold and that the young French and Indian girls were glad to come to live in the huts of the strangers.

I SHALL be very brave in my attitude towards the past—bravest of all in that once having drawn it in I shall never refer to it again. My hero will never speak of himself as the Flower of Three Nations. He will never murmur "Je me souviens," or elaborate upon the past glories of French Canada in three pages of delicate and poetic prose. . . .

But the past is the depth back of my novel, nothing more. My first dealings will be with the present here-and-now race that walks these hills. I shall not introduce you to Bateese, my chief character, and dress him scantily in stock phrases—simple, devout, thrifty, and hard-working. His name is not Bateese anyway but Peter Murdoch. He has light eyes, ashy fair hair, a hooked nose, and probable adenoids. His teeth have not been his own for several years. Still under thirty, he has a wife and two small children. He is very busy this year laying in a large crop of potatoes. It happened that one of his neighbors had great luck with potatoes last year—they were even praised by the agronomist from Quebec—and this year there will be no other crop in the community. Peter hopes to make a great deal of money from all these potatoes—and so do his neighbors.

It is true that when Peter speaks his whole past speaks, but it is not the most important thing and there is no reason why he should be self-conscious about it. The important thing is that he is Peter—not a sandwich-man for rugged virtues—and that he lives and moves and dies, being Peter, that he looks into people's eyes and is alone, and loves and hates and sleeps and is Peter.

I SHALL have other characters to write about. The young girls of the village who pick their way over the roads in high heeled shoes ordered by mail from Eaton's and in winter pin bits of felt back and front over their ski-slacks when they pass the

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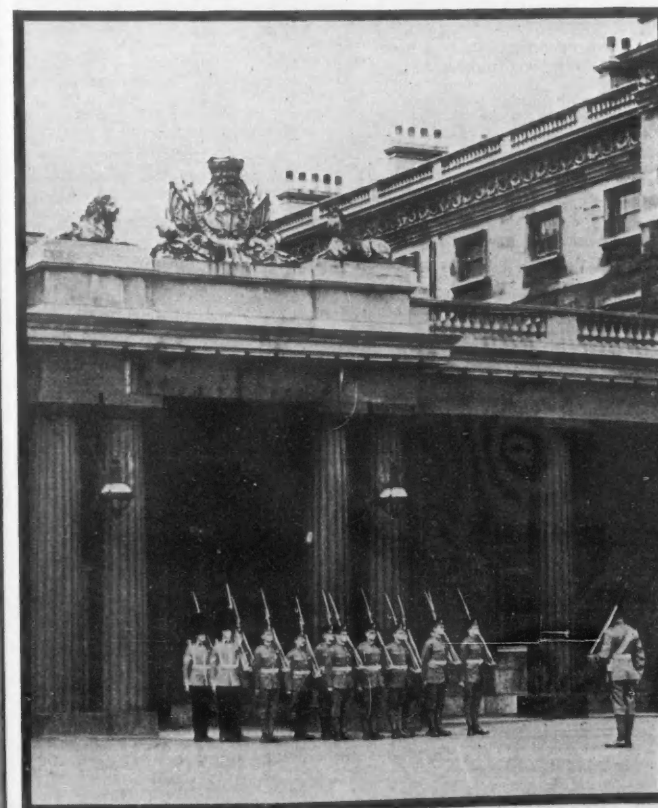
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CITIZEN-SOLDIERS HONORED. For the first time in history a unit of the Territorial Army recently mounted guard over Buckingham Palace when the infantry battalion of the Honorable Artillery Company took over from the Scots Guards. The "terriers" were warmly praised for their smartness and efficiency.

curé's. The curé himself—not here a silver-haired ascetic with a shelf of limp leathers in his study, but a poorly-built man with a wide pale face who worked hard to make himself what he is—a fretful nagger in the pulpit and a gloomy presence out of it. The extraordinary thing about him is that he is not essentially a religious man. He really does not understand religion though he holds his congregation with thin sharp wires of superstition and fear. He is a good beggar and one of the shrewdest threateners in the diocese. He is a very odd thing in Canadian fiction—he might almost not be a French Canadian curé at all—he might almost be a man anywhere, at any time. I shall write as well of Tom Blackburn, the barber, with his heart full of song—the songs of Tin Pan Alley freely translated into bad French. And of many more. I am not quite sure what they will all do in my novel—though I do know that they would not spend their time performing for summer visitors. Even if there were summer visitors to perform for. But I daresay that by the time I have finished they will have been very busy being born and dying and walking the fields and suffering and working and being alone. So that the reader will have learned to know a race, a way of life—will walk at home the vast wide contours of a strange land. A little of this and more. He will have glimpsed the wonder and the terror and the pity of life. . . .

THIS novel and the desire to write it stand so clearly before my eyes that I am surprised I have not written it before now. But I say to myself, "Some day when I get around to it." And some day is not today.

With the voice of this novel go all the voices of all the novels I have not written—not yet, though I will some day. They shout themselves hoarse but I do not stop to listen.

No one stops to listen though dozens must hear them and say "Some day." It is sad to think that all these good novels can get no one to write them. The writer needs them. The reader needs them. Literature needs them.

It is a funny thing that no one takes the time to write all these novels. There must be a reason.

Perhaps it is true—as so many have said for us—that we in Canada are damned creatively by our latitude. . . .

I do not think so. And some day I will prove it. Some day when I get around to it and write my novel.

TWEEDSMUIR POETRY AWARD

BY N. A. BENSON

AT THE recent convention of the Canadian Authors' Association in Ottawa it was announced by National President Leslie Gordon Barnard of Montreal that the Tweedsmuir Award—a silver medal, the gift of His Excellency the Governor-General for the poem adjudged the best in the four issues of the *Canadian Poetry Magazine's* Volume II—was awarded posthumously to the late Annie Charlotte Dalton of Vancouver for her splendid poem "Wheat and Barley" which appeared in the December issue, only a few weeks before her death in Vancouver. The medal was presented in Toronto a few days later to Mr. William Dalton, husband of the late distinguished poetess. The presentation was made by Dr. E. J. Pratt, Editor of the magazine, at a notable literary gathering which included Sir Charles G. D. Roberts, William Arthur Deacon and many others. Mr. Dalton read a paper on the work of his late wife, together with selections from her best work.

Undoubtedly the name and fame of this gentle and inspired poet of rare talent will increase with the years. In addition to her unquestionable poetic gifts, Annie Charlotte Dalton will also be remembered for her unflinching kindness, sympathy and assistance given to others of her craft, as well as for her modesty and complete lack of assertion of her own high place in Canadian letters. She must have felt, through long years of self-effacement and support of poets of lesser merit, that eventually the excellence of her own work would speak for itself—and it has.

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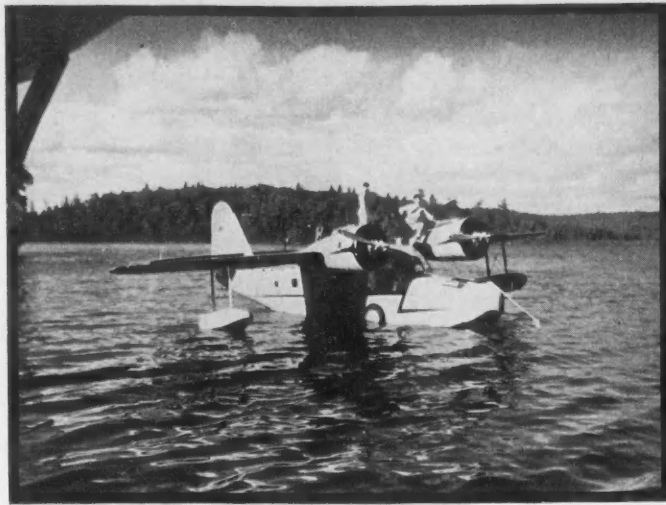
BY HAROLD F. SUTTON

GRANDE DAME

"Princess Lieven," by H. Montgomery Hyde. Toronto, Oxford University Press. \$4.

BY MARGARET LAWRENCE

PRINCESS LIEVEN was the kind of woman over whom the historians go down on their knees in gratitude. She wrote letters. She was also the kind of woman gentlemen of two other persuasions also go down on their knees—clergymen and courtiers. She was scarlet but in such high places that her sins in their own time made her as important as in history they make her valuable. A gentleman to interest Princess Lieven had to be a cabinet minister or a Chancellor or a reigning monarch and he had to enjoy reading letters. Most of her letters, particularly Prince Metternich, for she was in preferred position to gather for him the intelligence comments he needed in shaping his foreign policy. Her husband was Russian Ambassador to England for twenty years during the period generally named the Regency, but covering not the time when England was in the throes of parliamentary reform after the Napoleonic terror in Europe. She became through sheer force of personality and mentality not only the leading hostess in England but also the advisor of the King, of Prime Ministers and cabinet ministers. There was nothing that went on in England during the twenty years she did not know and very little in Europe. In herself she was a whole intelligence force and propaganda committee. Prince Metternich wrote to her that much as he enjoyed her expression of love to him on paper he really preferred her comments upon current affairs. They were so diverting. At the same



VACATION BY AIR. This Grumman amphibian was one of twenty seaplanes which recently brought a party of 45 prominent amateur fliers from the United States for a goodwill visit to French Canada.

—Photo courtesy Province of Quebec Tourist Bureau.

time he took good care to make love to her on paper, as well as when they met at various congresses of European powers. He considered himself a "monstrous clever fellow" but what he thought about it all when the lady quietly dropped him at the veering away of Russian foreign policy from Austrian influence, nobody knows.

Princess Lieven is mentioned in nearly all the memoirs of the early and middle nineteenth century but this is the first comprehensive biography in which the "grande dame" herself is portrayed as a really outstanding person. It reads like a novel and is as fascinating as she herself must have been.

BRITAIN AND THE DICTATORS

"Britain And The Dictators," by R. W. Seton-Watson. Toronto, Macmillan. \$4.00.

BY WILLSON WOODSIDE

PROFESSOR Seton-Watson, who holds the Masaryk chair of Central European History at the University of London, is reckoned along with Wickham Steed as one of the few Englishmen who really know the Continent well. His present book deals with British policy in Europe since the War; maintaining his usual high standard of scholarship, it is nevertheless decidedly attractive reading.

First, Dr. Seton-Watson places the present European difficulties in their proper historical perspective. And somehow, whether he intended it or not, his brief review of the crises which Britain has been in, and gotten out of, during the past hundred years—and not seldom they concerned Spain—is very bucking. But that does not keep him from condemning roundly the "wavering and vacillations" of recent years, which "have brought British prestige to the lowest point since Lord John Russell left the Danes in the lurch in 1864." As a result, "foreign critics, who never shared either British ideals or British illusions (concerning the League of Nations and Disarmament), have been looking on with mingled incredulity and contempt," and asking themselves whether this time it was not the onset of decadence.

Of the three big dictatorships he devotes the fewest pages to Russia, yet manages to say a great deal. The Soviet he sees "in a rapid evolution, in a forward, not a backward direction, (impelled by) the prolonged and drastic character of the 'Purge' towards some Russian equivalent of the great day of Thermidor." The Tukhachevsky group, not actually engaged in treasonous intercourse with the Reichswehr, yet working towards a military dictatorship and resumption of the close economic-political collaboration with Germany of the Rappallo period, were eliminated "only in the nick of time" to avert "a radical change in the European balance of forces."

"What is so appalling in the present situation is the extreme difficulty of knowing what Stalin's real mind is, and even whether he has a real philosophy and a clear plan of campaign, or is first and foremost bent on maintaining himself in power."

"... In so abnormal a situation there can be no question of all alliance... but nothing can obscure the fact that at present more than ever the interests of the two countries run parallel."

"There are basic strategic factors in Europe which no amount of political likes and dislikes can affect. Russia may shake off her nightmare sooner than the outside observer would dare to hope."

Mussolini (whose political beginnings, philosophy and policies are ably developed through many pages, as are Hitler's later on) "has long had a poor opinion of British statesmanship, an opinion confirmed by the ease with which he has deceived a long series of distinguished Foreign Ministers and Ambassadors. He is now convinced that the British nation is emasculated by pacifist doctrine and excessive comfort. He believes that the British Empire is disintegrating and deliberately aspires to take its place, at any rate in the Mediterranean, in Africa and the Middle East."

Mussolini has made it "a straight issue: 'We or They'"; and Professor Seton-Watson sums up by declaring that "with Russia under Stalin our interests need not collide: with Germany under Hitler a compromise is difficult but by no means impossible; with Italy under Mussolini there can be nothing better than armed neutrality and perfect vigilance. Those who talk glibly of recapturing his friendship only increase the danger by convincing him of British gullibility."

"For the two Western Powers the crux of the whole European situation is the German problem." "An agreement with Italy is no substitute for an agreement with Germany." "The former would be 'hardly even a palliative,' while the latter could mean 'the stabilization of European peace, and the probability of restored international trade for at least a generation to come.'" Dr. Seton-Watson even appears for a while to consider such an agreement possible. But only under three conditions. (1) "It cannot be effected piece-meal." (2) "Negotiations would be quite unprofitable unless we were from the outset certain that Herr Hitler's offers of 21 May 1935 and 7 March 1936 (to re-enter the League, on terms) still held good: for a pact with Berlin, much as we desire it, would be too dearly bought at the price of sacrificing the ideals of international arbitration and collective security." (3) "There must be no question of transferring our allegiance or friendship from France to Germany."

But the events of February and March last (which are treated in an epilogue) cause the author to brand Hitler's assurances as "utterly worthless." "We are forced back upon the alternative of organizing a Peace Front of the peace-loving nations... and holding out grimly until the disordered finances of the dictatorial states bring them to a more reasonable frame of mind."

VICTORIA'S GERMAN LETTERS

"Further Letters of Queen Victoria: From the Archives of the House of Brandenburg-Prussia." Edited by Hector Bolitho. Toronto, Oxford University Press. \$4.50.

BY HECTOR CHARLESWORTH

THE past two or three years has witnessed a vast revival of interest in Queen Victoria, almost a legendary figure to those of us who remember the world acclaim which followed her Golden Jubilee in 1887 and her Diamond Jubilee in 1897. She has become the heroine of the spoken stage and motion pictures, as well as of countless books, historical and fictional. Present universal interest is the more striking when one recalls that the centenary of her birth, May 24th, 1919, passed almost unnoticed even in the newspapers of Great Britain. But in explanation it must be remembered that just at that time the great powers had completed the task of framing the Treaty of Versailles designed to re-construct Europe, and for the time being, interest in great historical figures of the past was nil. Within the recent years the reaction has been all the other way; and there has never been so much interest in historical monographs, and records, as there is today.

New governments, succeeding old dynasties in Europe have brought forth from secret depositories many documents and letters of profound interest, that otherwise might never have seen the light of day. Of this order are the intimate letters of Victoria, written in German to various members of the Hohenzollern dynasty during a period from 1841 to 1900. Queen Victoria doubtless wrote thousands of letters in the native tongue of her earlier forebears, and this is merely a selection. The letters are not merely intimate but touch on countless important events during her reign. In the many instances where they touch on matters of the gravest international importance, they give an even fuller appreciation of her fine character and sound common sense, her life-long adherence to what in these latter days we have learned to call the "policy of the good neighbor."

In their selection, the editor, Mr. Bolitho, has had the co-operation of Dr. Kurt Jagow, archivist of the House of Hohenzollern. Most of the letters were addressed to one of Victoria's dearest personal friends, and one of the few to whom in the loneliness that became her lot after the death of the Prince Consort, she could bare her heart. This was Empress Augusta, wife of the "old Kaiser." Victoria first knew her in 1846 when the old King of Prussia, Frederick William was still alive, and Augusta was Crown Princess. Later she was to address her as a Queen and after 1871 as Empress; which means that Augusta was one of the few living persons to whom Victoria could write and talk as an equal. We have not Augusta's letters in reply, but from those in this volume we can form a picture of a friendship between two noble women that began in young and buoyant womanhood and lasted until old age, though Victoria was destined to outlive Au-

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gusta by over a decade.

The intimacy was cemented by match-making, for a prospective marriage between the Queen's eldest daughter Princess Victoria and Augusta's son, "Fritz," afterwards the ill-fated Emperor Frederick, was arranged when both were children. Thus the two women became co-partners in a grandson, the Ex-Kaiser, though both were dead long before his eclipse, though both lived long enough to become seriously alarmed and wounded over his behavior toward his mother after the death of Emperor Frederick in 1888. The reader realizes how profound was the grief of both aging women because of that tragedy, for Queen Victoria loved "Fritz" almost as much as did his mother, the Empress Augusta. In these pages, covering many decades, grief plays no small part; for after the death of the Prince Consort, Augusta was the one to whom Victoria turned in despair for comfort.

Apart from family matters, the whole changing picture of Europe for nearly half a century enters into the letters, and we obtain sidelights on many great issues, not merely from the letters themselves, but from the linking narratives of Mr. Bolitho. There are countless human touches in these explanatory notes. For instance it will interest many women to know that Victoria did not welcome the many additions to her family which it pleased Providence to send her, with the joy of a propagandist for large families, as some would have us believe. She was sometimes annoyed about it, like the average married woman. Throughout the latter years of her life we obtain a sense of the sad realities of her lot especially in a line she wrote in her diary less than two years before her death, "All fall around me. I become more and more lonely."

It will surprise many readers to learn that in 1871 there was an outbreak of Communist agitation in England inspired by the establishment of a Commune in Paris, accompanied by a particularly virulent movement for her abdication and the establishment of a Republic. The leader of the latter campaign was

the erratic Sir Charles Dilke. Victoria was apparently the least concerned of all the eminent persons in Great Britain over these fevers. She wrote that they were "horrid" but because of her confidence in the British people was quite unperturbed.

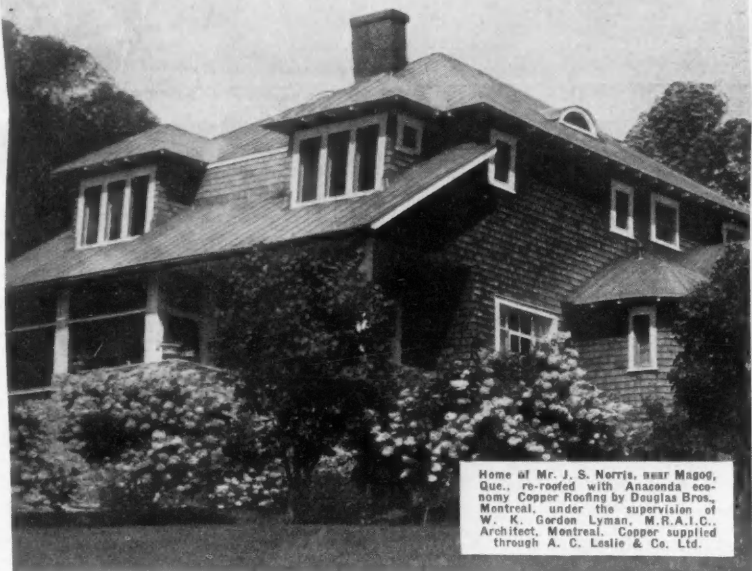
EASY ISN'T IT?

"Watercolor Fares Forth," by Eliot O'Hara. Toronto, Thomas Allen. 28 illustrations. \$3.50.

BY GRAHAM MCINNIS

THIS little book consists of eighteen practical experiments in water color, designed for the advanced student by a well-known American teacher who conducts a summer school in Maine and is connected with the Visual Instruction Bureau in the University of Indiana. It is illustrated with twenty-eight plates, including examples by Burchfield, Millard Sheets, Duff, Kandinsky and eleven by the author. Judged by these, Mr. O'Hara appears a highly accomplished technician, but the experiments themselves suffer in their presentation from a certain scrappiness which makes it appear that the book was got together in rather a hurry. Further, there is a certain archness in Mr. O'Hara's approach, evident in such phrases and titles as "Making the Brush Behave," "Gossiping with Paint," "Careful When You Play With Knives" and so on. However, the very informality of this method, and the summarised technique, may very well be advantages in a book of this type, which does not pretend to do more than indicate certain lines along which tentative excursions may be profitably made; and Mr. O'Hara obviously knows all the tricks of the trade. There are also useful hints on framing, pricing, exhibiting and equipment, and a questionnaire for the unwary. But Mr. O'Hara's enthusiasm for his students sometimes gets the better of him. "The best example of keyed color I have seen was a portrait by Hilda Belcher." One has no wish to belittle Miss Belcher, but, after all, what about Cotman, Girtin and Cézanne?

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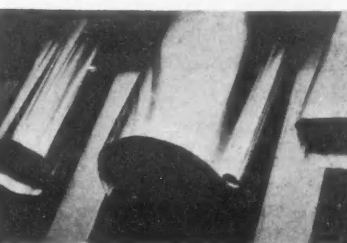
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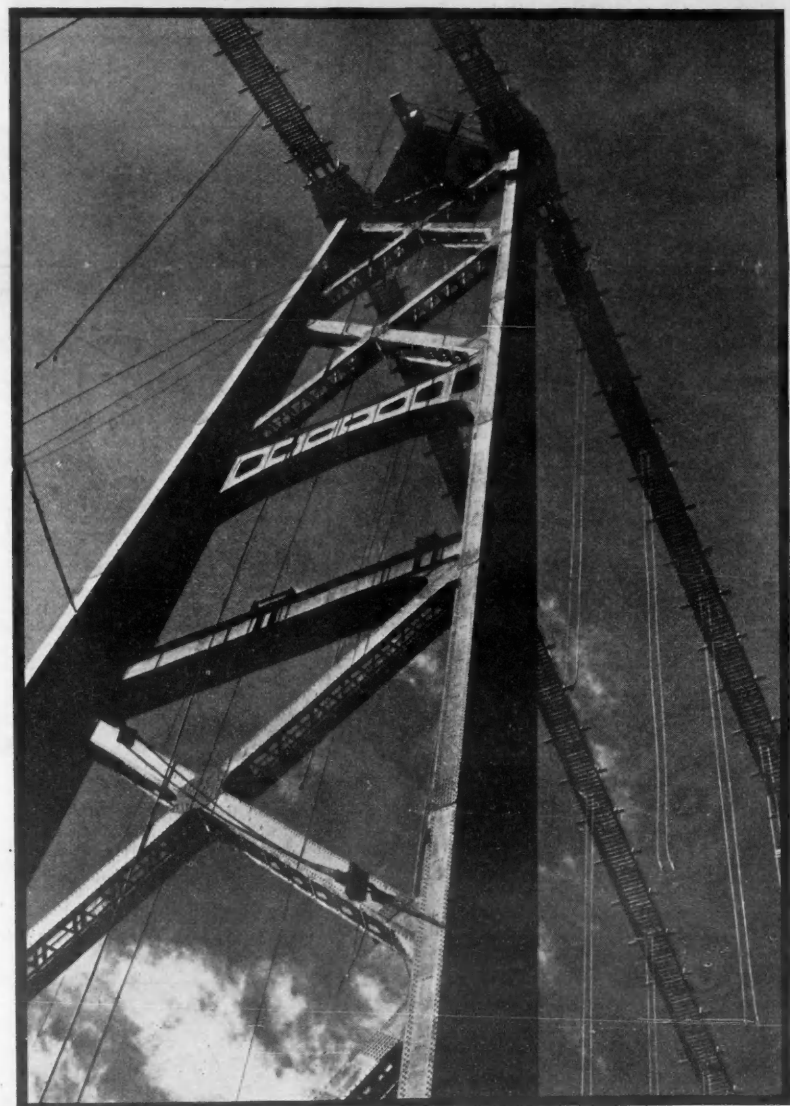
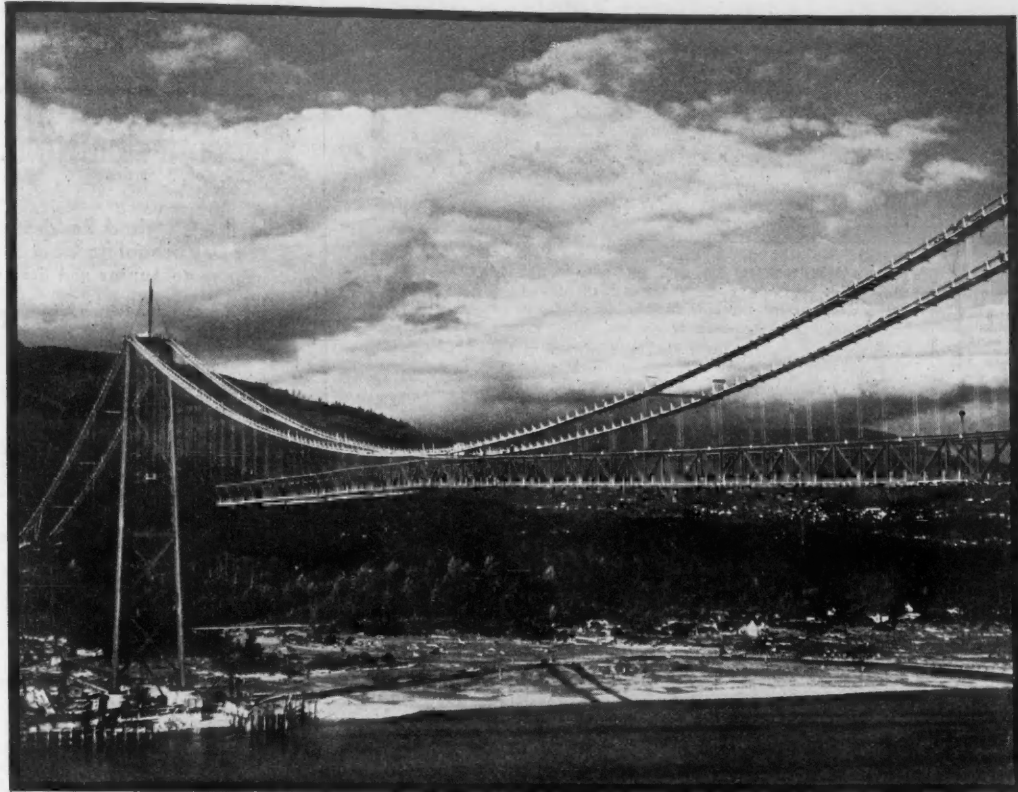
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SATURDAY NIGHT

PEOPLE » TRAVEL » FASHION » HOMES » LETTERS

TORONTO, CANADA, AUGUST 6, 1938

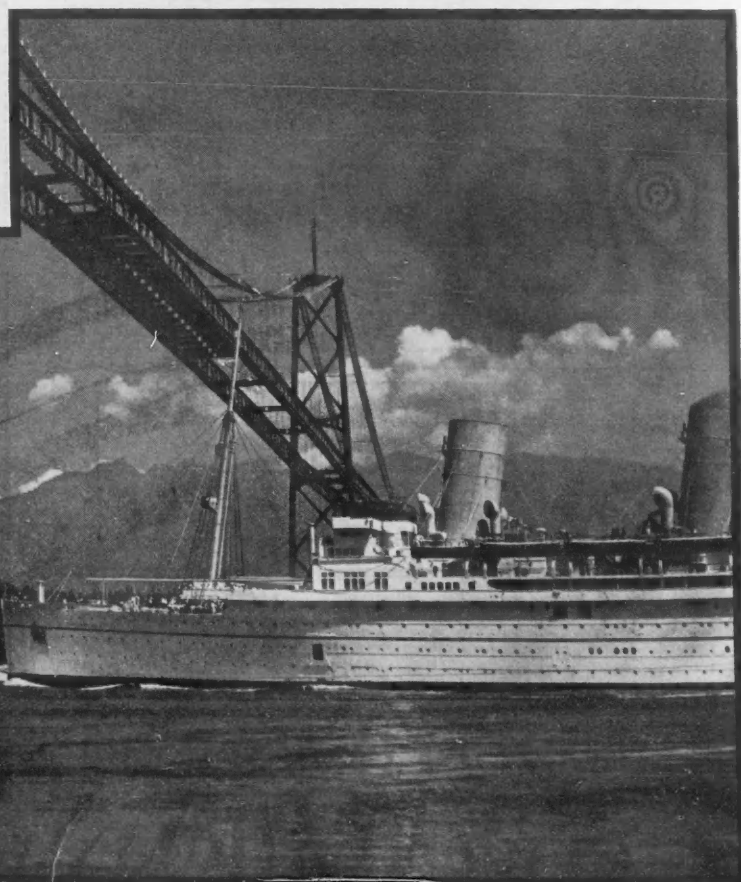
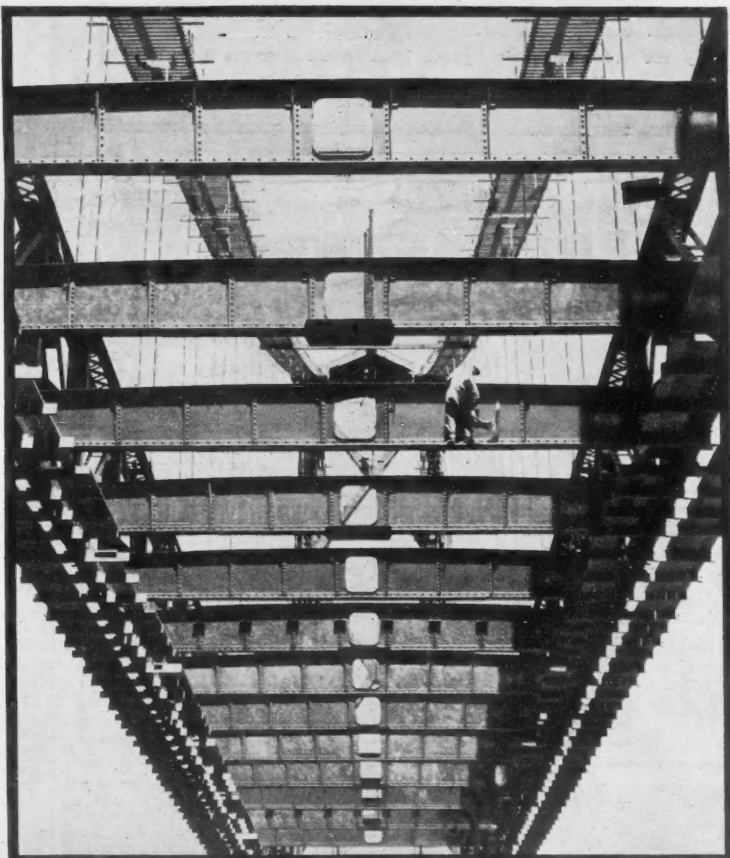
VANCOUVER'S HARBOR BRIDGE TAKES FORM

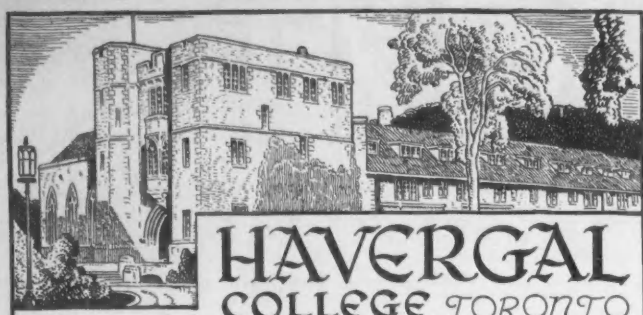


SPAN ACROSS THE NARROWS

WORK is already far ahead of schedule on Vancouver's Lion's Gate Bridge, as these spectacular construction pictures reveal. *Top, left*, a recent view of the structure showing the magnificent area which the bridge will open up for development. *Right*, the view from Prospect Point before the roadway was completed. Thousands of local citizens and visitors daily watched the bridge grow. *Centre, left*, a shot straight up the 400-foot tower on the south side, before the roadway reached the steelwork. *Immediately below*, craftsmanship and brawn, a typical steel worker at lunch. *Right*, a workman on one of the bridge's cross members, as seen from below. *Below, left*, a supporting cable soars away into the sky. A view showing the catwalk used during construction. *Right*, the Empress of Japan, outward bound, passes under the structure with 30 feet of clearance to spare.

—Photos by C. P. DeLooff, Vancouver.





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TRIUMPHS IN TELEVISION

BY BETTIE CAMERON SMAIL

TWO thousand pounds buys a television camera. A camera capable of transmitting a picture through space to onlookers miles away. The pictures are caught in the same way as sound, and harnessed so that they reappear on a screen, faultless and complete. All the magic in the fairy tales is rivalled by this invention which, although still in its pioneer days, will eliminate time and space in bringing a photographic record of events, as the wireless has brought sound. Alexandra Palace, the London Television Station, has the most modern equipment of any of the few existing centres. The B.B.C. experimental studios and departments have enabled the staff to make amazing headway in the last two years. Now such epic events as the Derby, world championships and other major events are successfully televised.

There are over six thousand sets in use in England and although as yet the distance at which programs can be picked up is not great, it will in a short time be possible for overseas enthusiasts to follow programs in England. At the moment these take place twice daily, and their aim is educational as well as merely for entertainment. Ballet is a perfect medium with its music and grace and plays become of greater interest when one can follow the expression of the actor rather than just hearing the voice as one does over the radio. Educational programs have a great future and in years to come there is the possibility that many lessons will be carried on in schools all over the country by television programs.

Fashion will be affected by it. Within five minutes of new styles being shown in Paris or other big centres, machines in towns miles away will be able to set to and produce replicas of the latest models, without waiting for cables, or buyers to return weeks later. Simultaneously with their production the outposts of the Empire will be able to see (not only imagine as in the case of the



VISUAL ENTERTAINMENT BY RADIO. A scene in the Alexandra Palace television studios showing one camera trained on the title screen while another awaits the word of the director (in the vision control box) to switch to the actress ready for her part.

—Photo courtesy British Broadcasting Corporation.

are used successively as they are focused on the scene in front of them. As one change of scene follows another the producers and mechanic in the vision-control box (glanced-in high above the studio) cut out one camera and start the power of the next so that the cameras themselves remain practically stationary, and the movement is effected by the change of scene in front of the different lenses.

Rehearsals take place the morning of the day the program is to be transmitted and the exact position of cameras and actors marked on the floor so that at the actual "taking"

on the necessities for each character's make-up; accentuation of eyebrows, broadening of lips, darkening of eyes. For the final performance the actors are carefully made up with a grease paint, tan in color, and rather like that for films. The base camera-proof cream is rubbed in, the lips pencilled and the powder kneaded in after the grease paint is smoothly rubbed over all surfaces visible to the camera.

Mrs. Adams who is the only woman television producer in the world has a difficult problem, for with the majority of her experimental programs she has amateur material to deal with. As it is all pioneer work every new performer is in the nature of experiment, for there is no cutting and retaking as in films. The production is direct and a mistake irrevocable.

ALL men and women are interested in fashions. It is undeniably a subject of paramount importance to women and creates one of the largest industries in every country. Television, therefore, includes fashion in the program every three weeks. In the early days the commentator was only heard, describing the models as they appeared in vision on the screen (Mrs. Garland the fashion editress of London "Vogue" did this successfully in a delightfully "Voguish" way). A well known woman reporter gave her commentary, sprinkled with references to current events. Then it was decided to have the commentator in view, remarking on the clothes and picking out the fashion points. To this nerve-wracking job I was called; an experience unequalled in nightmareish possibilities. At the first rehearsal we chose a selection of advance sports models, selected the mannequins to wear them, rehearsed the order and the type of comment. At the second rehearsal in front of the camera we studied time and movement and my commentary without notes, timed so that it lasted exactly fifteen minutes to the very second.

The zero hour is reached at three o'clock in the afternoon when cast and directors all assemble. One minute before commencing time a whistle blows and the whole studio tells of the coming program. The director is listening to this on his earphones and as soon as the announcer has finished he drops his hand and the commentary has to begin.

Imagine the fear that your voice will fail; that you will sneeze or cough, or forget your commentary. Hanging above your head is that microphone which records every sigh. Focused on your beautifully "maquillé" face is the most powerful camera in the world. Trained on you from above are a hundred high-power lights. Facing you are a dozen or more mechanics, critics, newspaper reporters, press photographers and fashion experts. Listening to you and watching the close-ups and every detail are a thousand or so spectators in the City, in private houses, in shops and public buildings.

The change-overs are perfectly timed and as the second hand arrives at the quarter hour the last words are spoken and the cameras and sound turned off.

Immediately the studio is a scene of industry, scenes are shifted for the next act, an orchestra appears, scenery slides into place, the stage is cleared of all previous signs, the cameras put into their next position, and by the time the announcer has finished his introduction the scene is set for a play, a dance band is ready to strike its first chords, or a prima donna is ready with her accompanist.

OUT in the corridors opposite the two studios are the dressing rooms, the make-up rooms and the property stores as in a film studio. Downstairs are offices, up-to-date restaurants and waiting rooms. It is a complete centre in itself with all the necessary research offices and equipment for experiment and progress towards a magnificent future.

The first television program was transmitted in 1936, and since then enormous strides have been made, both in the perfection of production technique and in the strength and quality of the receiving sets.

As progress continues and the enthusiasm of the public grows, further transmitting stations will be opened in other parts of England so that programs will be relayed to distant receivers.

Pioneers of every kind have a thrilling work ahead of them and those working for Television today are, of all the experimenters in the world, working for one of the most exciting inventions of History.



FASHION OVER THE AIR. Mrs. Julian Huxley gives a fashion commentary on the newest hats, from London's Alexandra Palace for the television screens of "listeners." Note the television camera and operator at the right of the picture.

—Photo courtesy British Broadcasting Corporation.

radio) the trends of the world. Will this be a beginning to the world-wide uniforms that writers of the future foretell?

LET us visit Alexandra Palace and see how these miracles are worked. This building stands high on a hill beyond the city of London, so that one looks down on the many miles of lights as though one were gazing from another world, which indeed it seems to be on exploration.

The studios are high and surrounded by enormous lamps trained on the comparatively small stages. There are four cameras in use. One is trained on the titles and lettering erected on a screen, the other three



MRS. WILLIAM LAURIE of Ottawa, who was presented at Their Majesties' Evening Presentation Party on July 12 by Mrs. Vincent Massey.

—Photograph by Vandyk, London.

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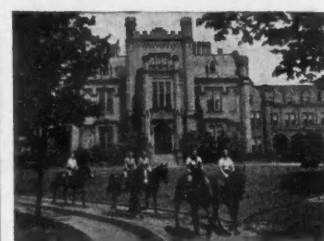
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LONDON SOCIETY

BY MARY GOLDIE

BY FAR the most outstanding and interesting event in a week of great interest, was the meeting of the Canadian Women's Club yesterday at Grosvenor House, which the Duchess of Gloucester honored with her presence. There were some four to five hundred people present for tea and they were received by Lady Bessborough and Mrs. Vincent Massey. A number of Canadian women living in London acted as hostesses and did much to simplify the seating arrangements, and to help in a general way in introducing guests to one another. At 4.30 o'clock the Duchess arrived, escorted to the head table by Lady Bessborough and attended by Miss Eva Sandford, Lady-in-Waiting. After a short interval for tea, Lady Bessborough, the President of the Club, spoke, and in the course of her speech said that it was a red letter day for the Canadian Women's Club, and that a great honor was paid to the Club by the attendance of Her Royal Highness. Following this speech, the Duchess of Gloucester, who looked charming in a dove-blue dress and hat and carried a large bouquet of sweet peas, said a few words in which she thanked the members of the Club for inviting her and said how delighted she was to be present.

The Hon. Vincent Massey then made a short speech in which he mentioned that this was not the first time that the Duchess of Gloucester had honored Canadians, as two years ago she had been hostess at a garden party at Buckingham Palace to 8,000 Ex-Service men and their wives. This, he said, must have been one of the first official duties performed by the Duchess after her marriage. He also expressed the hope that Canada itself should one day in the very near future have the opportunity of welcoming the Duke and Duchess of Gloucester. He concluded by saying: "I feel that there is no one in this room who will not agree with my statement of the very deep feeling of appreciation which we all have for the very signal honor done the Club by the presence of Her Royal Highness."

Those seated at the head table were: Hon. Vincent and Mrs. Massey, Lord and Lady Bessborough, Sir Frederick and Lady Williams-Taylor, Sir Frederick and Lady Sykes, Lady Donegall and the Marquess of Donegall, Mr. Percival Ridout, Lt.-Col. George Vanier, Mr. and Mrs. McAdam, Mr. Bogert and Miss Eva Sandford. After the departure of the Duchess the guests lingered for some time, talking with friends.

ANOTHER interesting event of the week which was attended by a number of Canadians was the Garden Party at the Tower of London. This is not only a pleasant gathering but one full of interest especially for visitors to London. As the Queen was prevented from attending because of being in mourning for her mother, her place was taken by Queen Mary who made the journey to the Tower by water. A guard of honor was provided by the King's Watermen, headed by Mr. J. T. Phelps, the King's Bargemaster. Lord Ritchie escorted Her Majesty on board the Trinity House launch "Lady Apsley" where she was received by Capt. A. E. H. Morrell, Deputy Master of Trinity House. The journey down the river took about 20 minutes and the crowds along the Embankment proved how great was the public interest aroused by this event. At the Tower, Queen Mary was met by Field-Marshal Sir Claud Jacob, Constable of the Tower; the Lord Mayor of London and Viscount Wakefield. Lord Wakefield is President of Tower Hill Improvement, in aid of which the garden party was held. A unique traffic hold-up occurred during the afternoon, when all shipping on the Thames was stopped from 3 p.m. until about 5.30 p.m. between Westminster Pier and the Tower of London. The music at

the Garden Party was supplied by the band of H.M. Coldstream Guards and Yeomen Warders conducted guests round the historic sights. This gathering was only of many which, by its complete unusualness, makes London a place of such varied interest to visitors and residents alike.

THE Canada Club Dinner was held this past week at the Cafe Royal, Regent Street. This is a reunion of Old Boys from Upper Canada College living in England and takes place annually. Sir Edward Peacock was in the chair and proposed the toast to the King and to the Old School. The toast to Our Guests was proposed by Mr. F. W. Bruce and the reply to this was given by Mr. Patrick Donner, M.P. Among those present at the dinner were Mr. Burleigh Ballantyne, Dr. H. P. Biggar of the Public Records Office, Mr. Kenneth Case, Professor Arthur Ellis, Director of the Medical Unit at the London Hospital, Mr. R. O. Mitchell, Mr. Donald Hunter, Mr. R. B. Brett and Mr. Percival Ridout.

Lord Tweedsmuir has arrived to spend a month in England and Scotland, and was installed as Chancellor of the University of Edinburgh on July 20th. I was interested to read in a London paper that he is the first Governor-General of a Dominion to spend a holiday in England while still in office. His stay here is to be a quiet one, with the exception of the Installation Ceremony at the University.

Mrs. Neville Chamberlain is creating new ideas for women who are searching for originality in their parties. During the winter she instigated the plan of having helpers among her friends act as assistant hostesses at her parties, and she also gave several "chocolate parties" at No. 10 Downing Street. During this week she has given a Dominion party and invited guests from ten parts of the Empire. One of her ideas was to arrange a sight-seeing tour of No. 10 for which she acted as guide and told the guests briefly the history of the famous house. Visitors from the Falkland Islands, the Bahamas, Newfoundland, Bermuda, Mauritius, South India, South Africa, Australia, New Zealand and Canada met one another at this party. Mrs. Chamberlain used foliage freely in her decoration of the house. Large groups of leaves from Chequers mingled with copper beech were in evidence in her drawing room, to provide a natural background for vases of tall, white spiraea, delphiniums and gladioli. Hon. Vincent and Mrs. Massey were among the guests, as were Mr. and Mrs. Beverley Baxter, Hon. R. C. Mathews, Mr. and Mrs. McAdam and the Trade Commissioner for Newfoundland and Mrs. Davies.

THE Canadian Club of Bristol held a Dominion Day luncheon at the Royal Hotel, Bristol, at which the principal guest was Mr. Raymond Massey. Mr. Massey, replying to the toast of Our Guests said that Canada had never been properly "propagandized" in films. He and Mr. Alexander Korda proposed to make three major pictures with a Canadian atmosphere but not of a blatant propaganda type.

I wrote some time ago of an invitation which had been given to Canadian schoolboys to visit the Home Fleet. These boys, 34 in number, arrived in England last week and after spending a few days in London, left to join the various ships of the Home Fleet in which they are to spend the next fortnight aloft during the summer manoeuvres. The boys, aged between 15 and 18, are going in groups to the battleships Nelson, Rodney, Revenge and Royal Sovereign, and the cruisers Sheffield and Southampton. Six of these boys are planning to adopt a naval career. All of them, while in the ships, will enter fully into naval life. Mr. D. M. Dewar, schoolmaster from Appleby School, Oakville, is in charge of the party and he



H.R.H. THE DUCHESS OF GLOUCESTER chats with Hon. Vincent Massey, High Commissioner for Canada, at an 'At Home' held by the Canadian Women's Club at Grosvenor House, London.

has made it known that the boys are to keep diaries. A prize will be offered for the best. The boys had a taste of the difficulties which may meet them later on, when they crossed from Canada and their liner ran into bad weather. Some of those from the West who had never even seen the sea before, went down under the strain, but by the end of the voyage they felt better and had found their sea-legs. And just in time, too, if they are to spend the next fortnight at sea!

IN ADDITION to the number of public events taking place here just now, I have had the opportunity of meeting privately some of the many Canadians now in London. Mrs. Wilfred Mavor entertained at tea last week and at this small party I met Miss Margaret Scott and her brother, Mr. Douglas Scott of Hamilton, Ontario. Miss Scott has been in Europe since last November, having spent a good part of the winter in the South of France. Her brother has recently joined her and they intend to spend some further weeks in this country before returning to Canada. Yesterday, after the meeting of the Canadian Women's Club, I was talking for a moment to Miss Lillian Waldie and her niece, Miss Peggy Waldie of Toronto, who have just arrived in England. Miss Peggy is going to France very soon for a short stay, and will then return to London where she will remain until some time in the late autumn. Miss Lillian

Waldie plans to return to Canada before her niece. Mrs. George Porter of Toronto was telling me that she enjoys London more and more each time she comes, and as she and Dr. Porter come over nearly every summer, this remark speaks very well indeed for London!

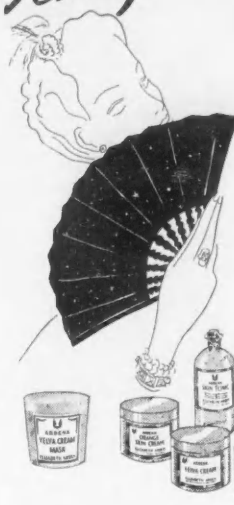
While those from Canada come to England for their holiday, Canadians living in London are beginning to depart for other lands. More and more frequent is the sight of a taxi in the streets, filled to overflowing with luggage, on its way to Victoria Station, the starting point for travelers to the continent. Some take their own cars and go off for a motor tour of some distant country. Mrs. Chelsea Wolff leaves today for such a trip through France and Switzerland. She will be accompanied by her son, Raymond, who attends Cambridge, and who is now on holiday. And though the approach of the month of August clears the city of one's friends, one can only wish them joy in their travels, and look forward with pleasure to hearing of their adventures upon their return.

TRAVELERS

Mrs. Grant Glasco and her family, who have been the guests of Lady Price at Tadoussac, have returned to Toronto.

Mr. and Mrs. A. B. Whitehead of Quebec are at Lake Muskoka.

Beauty Undaunted



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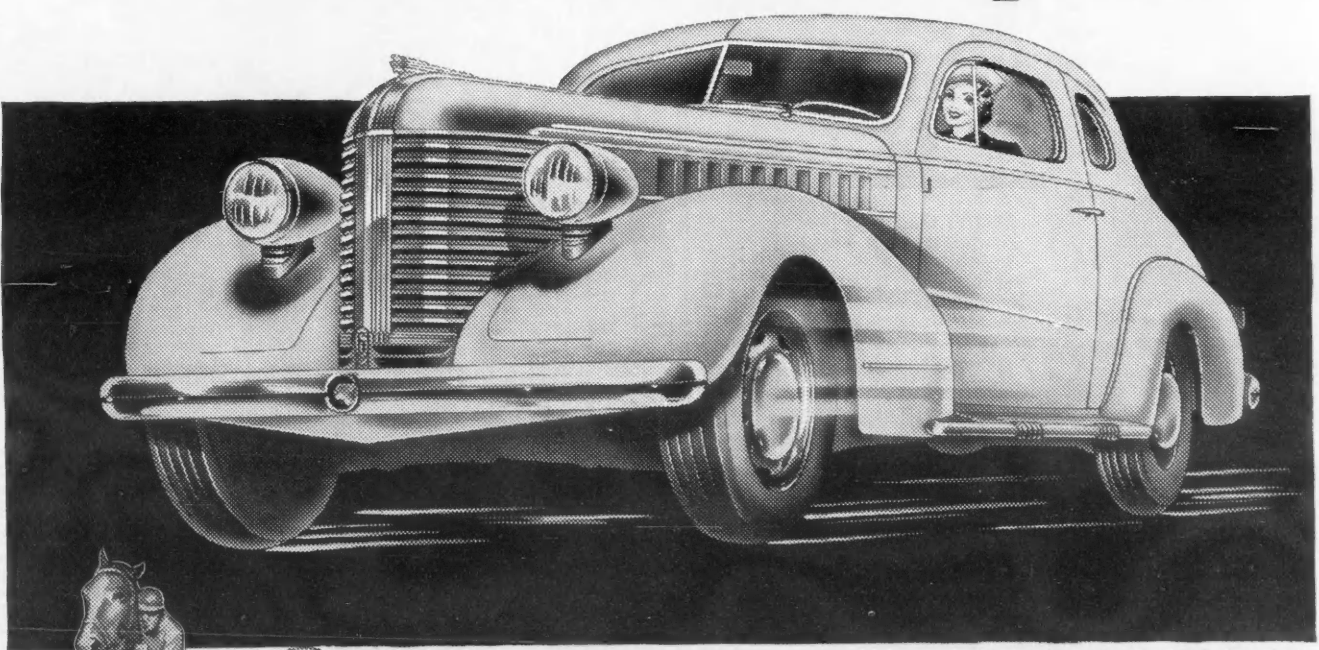
Do you dread birthdays? Are you daunted by the passage of time? Nowadays youthful beauty should be a lasting possession. Night and morning, Cleanse, Tone and Soothe the skin with Elizabeth Arden's famous essential preparations: Ardena Cleansing Cream, Ardena Skin Tonic and Ardena Velva Cream... and for the indispensable pick-me-up treatment, there is Velva Mask... a single application is incredibly effective in giving the skin an appearance of soft freshness.

Ardena Velva Cream Mask	\$2.20 and \$5.25
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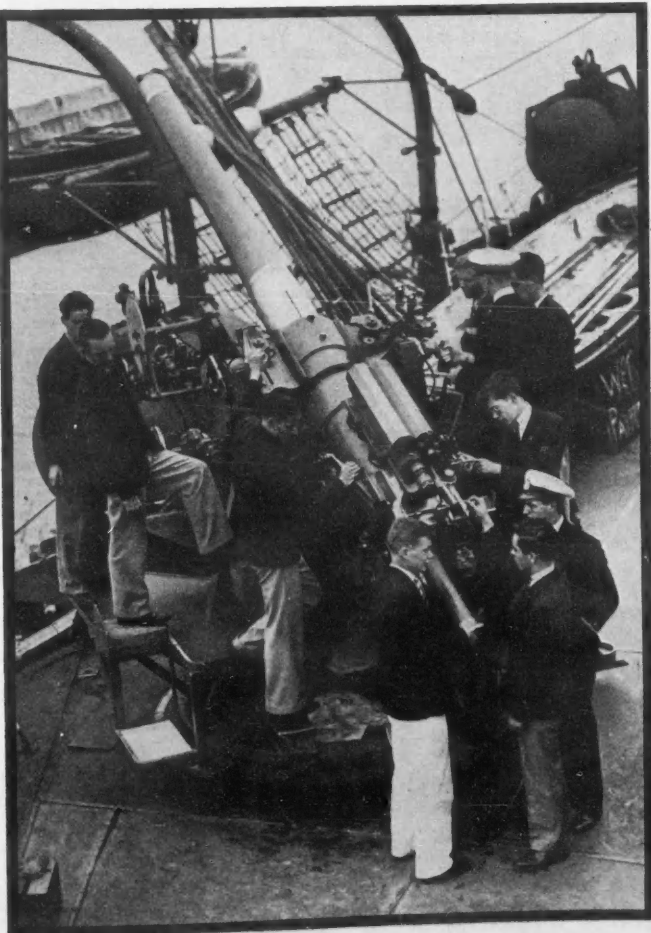
providing the utmost roominess and comfort for three people riding "up front".

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(De Luxe models from \$1084), at factory. Oshawa, Ont. Full catalogue equipment is included. Your local retail delivered price is determined by adding delivery charges which include freight, Government taxes and license fee. Convenient terms arranged through General Motors Instalment Plan.



CANADIAN BOYS WITH THE GRAND FLEET. A party of Canadian lads from preparatory schools have been recently the guests of the British Navy for a fortnight aboard some of the Empire's finest vessels. Here is a group inspecting a four-inch gun aboard H.M.S. "Revenge" at Margate.



SANDWICH SECRETS

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Good taste demands your lashes never be neglected, pale or straggly. No less objectionable is that brassy, "stuck-together" look caused by ordinary mascaras. For the natural appearance of long, dark, luxuriant lashes millions of discriminating women have learned to rely on a few simple touches of Maybelline Mascara in Solid or Cream-form. Perfectly harmless. Tear-proof and Non-smudging. Soft shades of black, brown, blue. You can purchase refills everywhere. For most delightful results, insist on Maybelline.

THE DRESSING TABLE

BY ISABEL MORGAN

"SUMMER PORTRAIT"—Summer's fairest may have a taffy-tan complexion, but she's petal-white to her fingertips. She wears blossom-white organza after dark, or sparkle-white horsehair, fragile as glass. Her hair is swept up in a froth of curls and topped with white blossoms. She carries the new flirtation fan, orange-blossoms on a bamboo handle, wears petal-white polish on her fingernails.

She plays tennis in gleaming white sharkskin, short to the knees, swims in white elastic satin vivid as paint against a suntan. Her traveling costume is navy linen with two white pique tulips applied on the bodice, stems extending to the hem. Each navy linen glove has a white pique tulip on the back. A white bag-and-turban set in pique finishes the costumes—looks fresh as frosting when she changes to a pastel washable.

With all-white, she may wear a single gleam of color—brilliant buttons or a brilliant belt, flowered ribbons tying her hat. When she puts on color she's sure to have a splash of white—ice-white crystal jewellery dripping icicles from narrow gold bands at neck and wrist, petal-white fingernails to accentuate her suntan.

A PREVIEW of the coquettish hats designed for fall is sufficient to convince they could not possibly be worn with the so-called "page boy" hair-do. They are, on the contrary, "born to be worn" with the new "Up" coiffures that complement them so perfectly. The upswep trend is even being given credit for placing new emphasis on little fur collars for next Winter's coats. They follow the upward trend right up to the nape of the neck and sometimes up to the chin in front as well. It is consequently truer than ever to say, "If the coiffure isn't right, the ensemble isn't right."

Don't be alarmed at the prospect



A MODERN ADAPTATION of a period hairdress is worn by Anita Louise who appears in "Marie Antoinette". The hair is swept up from the temples and is loosely waved up and back from the forehead into massed curls. The back hair features the overlapping curl treatment, instead of the braid of the original. Ornaments are the moon and stars motif, instead of feathers.

of cutting your hair. If you have visions of an old time shingle, forget it. No reliable hairdresser will scalp you these days. Instead, he will cut your hair reasonably short enough so that you can have a simple, shaped neckline if it becomes you, or just long enough so that you can bunch a soft little cluster of curls at the nape of your neck.

There are several styles that have already established their importance. One of them is the center parting. . . a glamorous fashion for the fortunate woman whom it flatters. The hair is swept back and up, to be arranged in clusters of curls, or in statuesque rolls.

Another has no parting at all, but is achieved by sweeping the hair straight back from the brow, and then bringing it forward. If the ears are lovely this forward movement is carried out beneath them. If they are not exactly an esthetic triumph the

hair is swept softly over them, to frame the cheeks. Both are ideal "hat coiffures."

WITH the arrival of August, most women face the problem of re-conditioning their hair after summer sun and wind have done their worst. Shortly to be made available for the purpose of helping to restore life, lustre and beauty to their hair, is a scalp massage brush which the Fitch people are altruistically presenting with each bottle of their shampoo. The brush is made of live, red rubber, which will last indefinitely. The 87 (count 'em!) flexible "fingers" have been designed with loving care by scientists to reach the scalp through the thickest head of hair. There's a knob with a sure, non-slip grip so that the brush can't slip out of the hand.

BY THE WAY. During the visit of Their Majesties to France, Norman Hartnell, whose house made all Queen Elizabeth's clothes, went to Paris by royal command with a fitter and the Queen's vendeuse to see that all was in order. . . . Black velvet hats and boleros embroidered with jet is news for fall—remember when grandmother wore them? . . . As a change from the shoulder corsage, wear flowers at your slim, new waistline or in your hair, now piled high. Wear flowers at your throat, one flower on a velvet ribbon choker with the flower directly at the back of the neck, your hair rising up from it like a wave that crests on the crown of your head. . . . For a relaxing bath after a furious set of tennis, or just as a general pickup at the end of the hot day, try sprinkling a few drops of pine bath oil in your tub. Besides softening the water, it exudes a marvelous aroma of pine. When you step out of the bath, your skin has a smooth finish and ever so slight a fragrance of pine that clings almost imperceptibly for hours. . . . Why not make for yourself a supply of those little round pads of absorbent cotton such as are used at most beauty salons during the course of facials? Dampen them with water or skin tonic and keep them on your dressing table in an ornamental jar with a tight-fitting top. They are endlessly useful for removing cleansing cream or freshening the skin.

—From Our Jewel Box

No. 2 — THE PEARL

BY MARIAN STRANGE

THE Pearl, most feminine of all gems, is the birthstone for June, and since the dawn of history the pearl which is formed by Nature in the shells of oysters and mussels, has been worshipped for its beauty.

We find early mention of pearls in the Book of Job and in the Talmud and the Romans became attached to them through association with the Egyptians, the Persians, and the Hindus. Pearls were much in demand by women during the height of Rome's power, and even to this day they represent many of the treasures in Royal gem collections. Among the beautiful gems in the pearl treasury of the Gaekwar of Baroda is a sash of 100 rows of pearls. The value of seven of the rows has been set at almost one million dollars. This ruler also owns a litter set with seed pearls and a carpet of pearls which measures ten and one half feet long by six feet wide. Dr. Kunz, the well known gem authority who computes its value at several million dollars, believes this rug to be the most costly frivolity in the world.

Hindus believe that their God Vishnu created the pearl and hence we find their images of this god

decked with these beautiful and handsome treasures. While records concerning the pearl date back for more than three thousand years, and it was known long before this, the first authentic record of any gem is that of the pearl.

Probably the loveliest as well as the oldest legend concerning it is the belief that the pearl originates when a drop of dew falls into the shell. Other stories say that the tears of the gods and of beautiful angels change into pearls as they fall toward the earth. This is probably the source of the legend that the pearl brings tears—and is entirely wrong—as the old story merely meant that the tears of the Gods were changed into gifts for mortal men.

PEARLS are not minerals but are composed of carbonate of lime—a combination of elements which also produces coral and marble. Pearls occur in the mollusc when some irritating substance enters the shell, such as sand. The more layers there are to a pearl the finer the sheen or "orient" of the gem. The superior qualities of these layers of nacreous matter which forms over the irritant make the gem valuable or not valuable. The sheen or "orient" depends on the purity of the water from which the pearl came. There is great variety of color from white to green black pearls which come from the waters of Tahiti and Mexico. Grey pearls are rare and valuable—especially in the larger sizes. As their sizes increase pearls advance rapidly in value, and their value depends on: Freedom from imperfection. Closeness to which they approach roundness. Lustre or "Orient." If they are white pearls—their tint.

Rose tinted pearls are the most valuable and are usually preferred by blondes while brunettes like the cream-colored and white—which are more flattering to their type of beauty. The matching of pearls (due to above mentioned factors) is extremely difficult, requiring much time, care and attention. For this reason it is often said that when a pearl is matched it doubles in value.

Fresh water pearls usually lack the fine color seen in those from the salt water, although one pearl found in a New Jersey Creek brought the price of \$10,000 and finally became the property of Empress Elizabeth.

ALTHOUGH it may ruin an illusion it is necessary to state that true pearls never occur in edible oysters. "Blister" pearls are attached to the shell and are not true pearls. They are flattened and irregular in shape. "Conch" pearls are not usually classed as true pearls as the shell of the conch pearl is pink—and it is from this that we get our shell casings.

The source of the "oriental" pearl is the Persian Gulf and some possibly come from Ceylon. Others come from the north and northeast coasts of Australia, Japan, Panama, Venezuela and the South Sea Islands. Fresh water pearls are found in the waters of the United States (mostly in tributaries to the Mississippi) and in Scotland.

They must be given intelligent care. Heat and perspiration, grease and acids quickly ruin valuable



MRS. COLIN FORBES, née Miss Marjorie Carter, whose marriage took place in June at Toronto. —Photograph by Ashley & Clippen.

3 perfect vinegars



Cradled in a hollowed cabbage shell, slaw no longer humble, wears a jaunty chiffonade dressing which combines chopped onion, parsley, hard-cooked egg and beets with two parts Heinz Pure Spanish Olive Oil and one part Heinz aromatic Cider Vinegar, plus seasonings. Trim with pimiento strips.

WITH all the art of skilled vintners, Heinz creates three perfect vinegars. Like rare wines they are aged in wood for many months. They are not merely sour but inviting with sparkle, mature bouquet and intriguing flavour. You'll find their mellow tang will add gusto to most any salad.

The sophisticated saladier keeps all three kinds in her pantry: The Cider Vinegar with its base of whole, firm apples; the White and

Malt derived from choice grains. Besides the vinegars will be a bottle or two of Heinz Virgin Olive Oil—sparkling pure—first pressing from selected Spanish olives—best for every olive oil purpose.

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gems. Pearls should be strung with knots between them as the edges of the holes should not touch each other. They should not be dropped or thrown carelessly on the dressing table. They should be re-strung every three months if worn frequently and the string upon which they are strung should never be allowed to become wet. When not worn, pearls should be kept in a closed jewel box and they should be wiped to remove dust and perspiration after use.

With care, pearls will retain their lovely lustre for many generations. All great families have their family necklaces for the peculiar beauty of the pearl has great charm for the woman of culture, and although many clever and even beautiful imitations have been made during the last two thousand years, not one has approached the beauty of the true pearl.

MRS. JAMES DONAHUE, Mrs. Harrison Williams and Barbara Hutton have famous strings of pearls. Mrs. George Jay Gould was the possessor of wonderful pearls. Madame Nordica's famous 18 strand dog collar and necklace with a corsage decoration of loops and pendants were

worthy of the great diva. Madame Nordica also had a very handsome necklace of colored pearls, and the Empress Carlotta possessed wonderful pearls. Another who loved these gems was the Dowager Empress of China who owned a fantastically beautiful collar of pearls made of woven strands that extended between her shoulders. Her wide headdress was encrusted with them and huge pearl tassels hung from the sides.

TRAVELERS

Baron Silvercrus, Minister to Canada from Belgium, and his sister, Mme. Suzanne Silvercrus Farnham, who have been abroad several months, sojourning in Brussels and at Villa LeZoute, arrived in New York on the Ile de France and were at the Ambassador Hotel in New York City for a week before departing for Ottawa. Mme. Farnham serves as official hostess for her brother at the Belgian Embassy at Ottawa. A noted sculptress, she has completed several commissions in Europe before returning to Canada. Baron Silvercrus passed several weeks at Vichy, France.

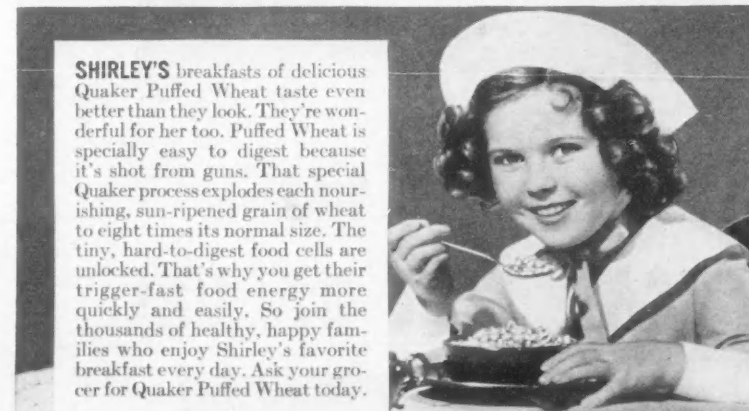
Shirley Temple
tells why delicious
Quaker Puffed Wheat
is her favorite cereal!

No wonder
he's so strong.
He eats lots of
PUFFED WHEAT
too!

STAR OF "LITTLE MISS BROADWAY"
A 20th Century-Fox Picture



READY? GO. Shirley has decided to be a fancy diver too. She can't do a handstand yet. But she'll be able to with practice because she gets lots of trigger-fast food energy from her Puffed Wheat breakfasts.



SHIRLEY'S breakfasts of delicious Quaker Puffed Wheat taste even better than they look. They're wonderful for her too. Puffed Wheat is specially easy to digest because it's shot from guns. That special Quaker process explodes each nourishing, sun-ripened grain of wheat to eight times its normal size. The tiny, hard-to-digest food cells are unlocked. That's why you get their trigger-fast food energy more quickly and easily. So join the thousands of healthy, happy families who enjoy Shirley's favorite breakfast every day. Ask your grocer for Quaker Puffed Wheat today.

SHOT FROM GUNS
to give you
TRIGGER FAST
Food Energy

QUAKER PUFFED WHEAT

Different Delicious Digestible

YOU'LL ENJOY COOL, REFRESHING QUAKER PUFFED RICE TOO!

THE MOTHER OF WATERS

BY GRAHAM MCINNES

BY NEXT fall, the Government hopes to have the Banff-Jasper Highway completed, and when that happens, you will be able to travel direct from one park to the other through 150 miles of some of the most magnificent scenery in North America. Instead of taking the long dusty swing through Calgary and Edmonton. At present there is a twenty-eight-mile gap which a few hardy spirits are negotiating by packhorse, but, even so, it is possible to go by automobile seventy miles south from Jasper till you come to the great Columbia Icefield—without doubt the *pièce de résistance* of the new highway.

It was stiflingly hot, and the air was thick with the smoke from distant forest fires as we ascended the valley of the Sunwapta last week, but when we came abreast of the icefield the temperature dropped nearly forty degrees, and a west wind brought us the chill air from the glaciers. The road runs to within 500 feet of the tongue of the great Athabasca glacier, and by leaping across the icy waters of the Sunwapta we were able to slither and slide on its glassy surface, and peer down crevasses into the greenish depths below. The glacier is over 200 feet deep, and is but one part of the immense mass of snow and ice which covers an area of 150 square miles, forming the largest glacial region south of the Arctic. Choking the valleys between such giant peaks as Mt. Columbia (12,294 ft.), Mt. Athabasca (11,452 ft.) and Snow Dome (11,340 ft.), the ice spreads out, pushing glacial mud before it in high mounds, and melting into the rivers

the cool breeze at the entrance to the camp, while their own club flag—the green and white pennant of the Alpine Club of Canada—held a place of honor in the centre. Here, at a height of 6,700 feet, the Club, under the presidency of A. S. Sibbald, K.C., of Regina, was holding its annual meet—a fortnight under canvas—two weeks devoted to stiff gruelling climbs, four o'clock rising, mammoth meals in the dining tent and songs round a campfire which failed signally to hold at bay millions of voracious mosquitoes. But your mountaineer is a hardy creature, and a 12,000 foot climb leaves little time to worry over the minor irritations of life.

Over 150 men and women were there, representing clubs in England, Scotland, Switzerland, France, Mexico, the United States and Canada, and round the campfire the talk was heavily larded with such picturesque and—to the layman—recondite terms as *séracs*, *coulairs*, *chimneys* and *moulins*. Most of them had already climbed Mt. Athabasca and Mt. Columbia—"the despot white monarch of the icefield"—and before going home, they would have climbed the North and South Twins, Mt. Stutfield and Mt. Kitchener, all of these over 11,000 feet in height. It seems a desperately hard way to take one's pleasure, but any mountaineer will tell you that the thrill of achievement that comes from conquering a well-nigh inaccessible peak is worth all the hardship in the world. We could certainly detect no backsliders. When Major Tweedie bellowed "All out!" at 4.00 a.m., and half an hour later shouted

silent and stoical, one of the chief guides in the Lake Louise area. As they all sat there, calm and contented, the hurly burly of the outside world seemed very distant indeed, and the spell of the mountains made everyone talk softly while they relaxed on the coarse, springy turf. But as for us, we were not mountaineers, and though the mountains hypnotized us with their beauty, we retained enough presence of mind to prefer the life of a sybarite among the shady lawns of Jasper. The climbers, however, were indulgent. They knew, like us, that it takes all sorts to make a world.

TRAVELERS

Mrs. Victor Belcourt is arriving early in August from London, England, to visit her parents, Mr. Justice and Mrs. J. D. Hyndman, in Ottawa. Judge Hyndman has been visiting his mother, Mrs. Hyndman, in Prince Edward Island, and Mrs. Hyndman has been holidaying at Qualicum, Vancouver Island.

Mr. and Mrs. E. H. Eberts and their small son, Edmond, have left Montreal for Murray Bay where Mrs. Eberts will spend the next six weeks.

Lieutenant-Colonel and Mrs. J. D. Fraser, who have been spending some time in England, have returned to Ottawa. Miss Joan Fraser will remain for some time longer.

Lady Langelier of Quebec spent a week at Notre Dame du Portage with her daughter, Mrs. Harold Mowat, of Princeton, N.J., who is spending the summer there.

Mrs. G. H. Meredith, Miss J. Meredith and Mr. D. Meredith, of Montreal, have sailed by the *Antonia* to spend some time abroad.



AN INTERESTING WEDDING which took place in London, England, recently was that of Mrs. Sheppard, formerly Miss Isobel Wilkinson, daughter of Mr. and Mrs. J. J. Wilkinson of Ottawa, when she became the bride of Mr. Roy E. Sheppard of London, England.

—Photograph by Karsh, Ottawa.

PRUNING OF TREES

BY PAUL DAVEY

HOW often do you get your hair cut? If you are a man, you seldom let more than three weeks pass without at least a trim. It makes you more comfortable and adds greatly to your appearance. If you were unable to make your wishes in this regard known or understood, and had to go on month after month, year after year, without the services of a barber, or even the old bowl and kitchen scissors, you would feel very much abused indeed.

Proper attention to pruning and trimming of trees is much more important to their welfare than a haircut to yours. Yet how often is a tree given this consideration? Reduction of thick foliage in top branches allowing sunlight to penetrate to inside lower branches, shaping and training of ornamental and fruit-bearing varieties, and the health and vitality of the tree are all governed by correct pruning. In cases where dead and dying branches are present, removal of these limbs is important to the safety of people passing beneath the tree.

HEAVY winds or sleet storms often crack and splinter sound limbs. If this occurs, immediate removal of the injured portions of the tree is essential. Many tree owners feel that pruning and removal of dead limbs will be taken care of by nature in due course of time. The dead limbs fall all right—through a roof or on somebody's head, perhaps. And, unless the break is particularly fortunate, decay starts to work on the dead stump remaining. Having no bark or protective layer to contend with, insects and fungus work from this decayed stump directly into the heart of the tree, where they may do irreparable damage.

Limbs which do not add particularly to the appearance or well-being of a tree often obscure or cut off a view which the owner wishes to enjoy. In such cases, as in the case of dead branches, extreme care is indicated in the removal of the limb. Whether the amputation is made from the trunk, or from a larger branch, the cut should be made flush with the wood surface remaining. This enables the downward sap flow to bathe the edges of the cut, encour-

aging and building new bark over the exposed surface. If the area of exposed wood is other than very small, it should be treated with a good tree wound dressing, to prevent drying out, or fungus and insects attack before the callus or soft pith has advanced over it.

INSTALLATION of underground pipes, road or home building operations, and other common activities sometimes necessitate the pruning of roots. It is vital to the safety of the tree whose roots are to be cut that pruning here be done with the same care as though it were being done on a large branch above ground. Roots are as susceptible to decay and attack as any other part of the tree, and they are the life-lines feeding food and water to the rest of the organism. The angle of the surface of the cut should always follow the course of the natural sap flow.

The times of year most suitable for pruning and trimming depend on such a number of variable factors, that it is almost impossible to set a "best" time for it. "Immediately" is the best time for an emergency pruning. Otherwise the most definite information seems to run with the old saying, "Prune when the saw is sharp."

TRAVELERS

Miss Joan Dawes, who has spent the past year studying abroad, arrived in Quebec recently by the *Empress of Britain* and has joined her parents, Mr. and Mrs. Sidney Dawes, at Murray Bay.

Mrs. W. O. Gliddon and Miss Joan Gliddon have returned to Ottawa from Kennebunk Beach, where they spent several weeks.

Mr. and Mrs. Peers V. Davidson of Montreal were recent guests at the Seigniory Club.

Mrs. Charles Cammell has left Ottawa to spend some time with relatives in Vancouver.

Mr. and Mrs. W. N. Tilley have returned to Toronto from England on the *Empress of Britain*.

Dr. H. Griffith of Ridley College, St. Catharines, and Mrs. Ridley, have left for California.



ON THE TRAIL. Jack Brott of McGill University leading a rope on the summit ridge of Nigel Peak (10,535 feet), one of the commanding viewpoints over the Columbia Icefield in Jasper National Park, Alberta, at which this year's camp of the Canadian Alpine Club is being held.

—Photo courtesy Canadian National Railways.

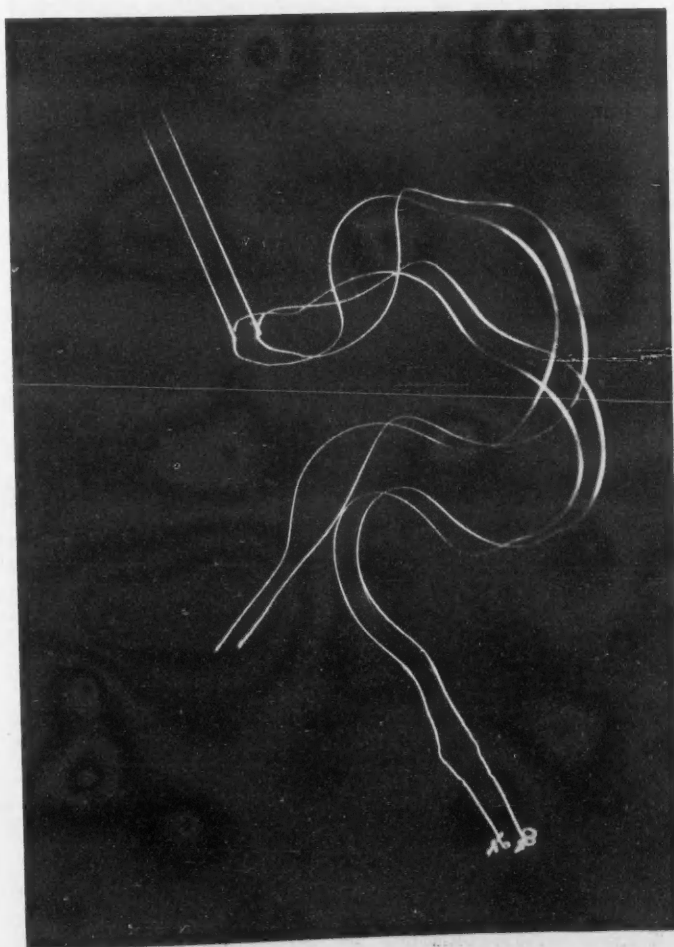
which have given it the name "Mother of Waters." From this point flow the Athabasca to the Arctic, the Saskatchewan to the Atlantic and the Columbia to the Pacific.

WHILE we were gazing amateurishly down a crevasse, a party of mountaineers of both sexes crunched over the ice with their crampons and ice-axes, and began to gaze very professionally. They were on the way to their auxiliary camp, pitched right on the ice, 10,000 feet up, and they wanted to make sure they were going to get there. They probed cautiously, stamped their feet a good deal, adjusted their sun goggles, fiddled with their rucksacks, and away they went, crunching uniformly in single file.

Meanwhile, we rounded a shoulder and came suddenly upon their base camp, set among scraggly jack pines at the foot of the mountain. The Canadian and American flags waved in

"Come and get it!" to the accompaniment of the familiar triangle—they came and got it. And even after an exhausting day's climbing they were ready to sing us such songs as "The bear went over the mountain" and the Club anthem "Unto the Hills" while the campfire crackled in the frosty air, and the mosquitoes kept us all busy slapping the backs of our necks.

AND around the campfire you would meet big names in the mountaineering world: Fritz Weissner from New York, who was with the party that made the last attempt on Nangaparbat in the Himalayas—a short, stocky, deeply bronzed climber with the unassuming modesty of the great. Then there was Rex Gibson, from Edmonton, an outstanding Canadian climber, tall, thin and wiry, with thirty ascents in the Canadian Rockies to his credit. And Christian Haessler,



"THE DANCE OF THE NEEDLE AND THREAD," by Mrs. Nella R. Galvin, A.R.P.S., Lima, Ohio. This photograph which was exhibited at the Fourth Canadian International Salon of Photographic Art has been hung in photographic salons in Germany, Holland, Monaco, England and the United States. It has also been used as a design for dress material.

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AYLMER NATURAL GRAPE JUICE

Hon. R. C. Matthews has returned to Toronto after a trip to England.

Mrs. Alexander Macpherson has returned to Toronto from England, where she has been visiting her daughter, Miss Jean Macpherson, in London.

Miss Joy Gzowski, who has been spending some time in England and on the Continent, returned to Canada recently on the *Empress of Britain*. Mrs. H. N. Gzowski met her daughter in Montreal, where they remained for a few days, the guests of Mr. C. S. Gzowski.

Mr. and Mrs. Hilton Tudhope, who have been spending three weeks at Cape Cod, have returned to Toronto.

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The real proof of the smoothness and luscious taste of ice cream made from the New Jell-O Freezing Mix is in the eating. Just try it once in your electric refrigerator or your hand freezer and you'll confess how good it is! It takes only a few minutes to prepare and costs very little.

Six gorgeous flavours—chocolate, maple walnut (true maple flavour and chopped walnuts), tutti frutti (with real fruit), strawberry (with real sliced strawberries), orange-pineapple (with real fruit) and vanilla (made with true vanilla).

JELL-O FREEZING MIX

THE SOCIAL WORLD

BY BERNICE COFFEY

HER Excellency the Lady Tweedsmuir, who has been visiting in England, is sailing for Canada on August 20.

AMONG those who had the honor of attending the presentation party given by their Majesties at Buckingham Palace the evening of Tuesday, July 12, at which the Queen was present alone owing to the indisposition of the King, were Mr. and Mrs. Frank M. Morris, The Grey Lodge, Groby, Mr. and Mrs. Eric Rawlinson, Rearsby House, and Mrs. Edwin J. McLelland, formerly of Kingston, Ont., and mother of Mrs. Frank Morris.

Mrs. McLelland and her daughter were presented in 1922, and Mrs. Rawlinson is the sister of Mr. Frank Morris. Mrs. McLelland wore a handsome gown of violet satin with a long tunic of sequins. She carried an ivory hand-painted fan and her jewels were Russian amethysts set with diamonds and pearls. She presented her daughter, Mrs. Frank Morris, who was charmingly gowned in turquoise blue and silver lamé, with a diamond tiara on her hair and jewels.

Mrs. McLelland also presented Mrs. Eric Rawlinson, attired in a gown of heavy cloth of gold brocade with a diamond tiara and jewels and she carried a white feather fan.

THE marriage took place very quietly on the afternoon of Monday, August 1, at Holy Rosary Church of Miss Margaret Gray (Margot) Mewburn, eldest daughter of Mrs. Gray Mewburn of Toronto, to Mr. Ian Cargill Ogilvie Mathieson of London, England, younger son of Mr. Thomas Ogilvie Mathieson, Park Gardens, Glasgow, Scotland, and the late Mrs. Mathieson.

The bride, whose mother gave her in marriage, wore a graceful gown of shell-pink silk organza over taffeta and made on sweeping lines. Her picture hat was of organza to match her frock, and she carried a bouquet of pastel pink and orchid gladioli. Miss Veronica and Miss Monica Mewburn, twin sisters of the bride, were her attendants. The former wore delphinium blue, and the latter, apple green point d'esprit over taffeta, with halo hats to match. Mrs. Mewburn was gowned in flowered chiffon in tones of bronze, cream and green, with large brown hat.

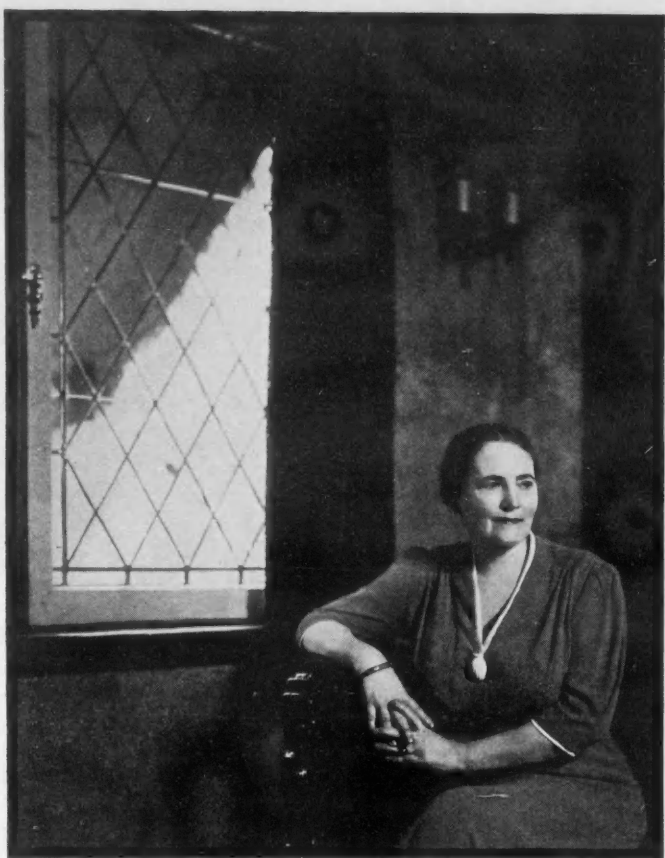
Mr. Alistair Mathieson was his brother's groomsman. Following a motor trip, Mr. and Mrs. Mathieson will return to Toronto before sailing the middle of September for England.

DIGBY, N.S.

SEVERAL of the young set from Montreal and Toronto at present holidaying at The Pines, Digby, N.S., missed their dinner Saturday night and lunched Sunday on the remains.

Dinner had been arranged at the Nova Scotia hotel for members of the Royal Kennebecasis Yacht Club who were racing from Saint John to Digby across the Bay of Fundy. The boats left Saint John early Saturday morning, but owing to the fog and tide they didn't arrive until the next morning—and the Saturday dinner was turned into a Sunday lunch.

The Government cutter went out Saturday night in search of the missing boats but the crews, when they



A RECENT PHOTOGRAPHIC STUDY of Mrs. R. J. Manion, the charming French Canadian wife of the Conservative party's new leader, Hon. Robert J. Manion. —Photograph by Karsh.

were eventually found, refused to be rescued and all sailed in under their own canvas. The winner, on the time allowance, was Captain James Belyea with his boat the "Whistler," though the "Pelican" came in to the Digby harbor over an hour earlier on Sunday morning.

Hosts at the luncheon in The Pines Hotel were the Digby Board of Trade and the Nova Scotia Yacht Club.

Among the Montreal guests at The Pines were Mr. and Mrs. J. L. Busfield, W. M. Kirkpatrick, T. C. Lockwood and J. W. Nicolls. Mr. and Mrs. W. C. Bowles, of Montreal, entertained at a cocktail party in their cottage. Mr. H. J. Humphrey, of Toronto, gave a dinner in honor of Mr. Justice K. L. Crowell and Mrs. Crowell, of Bridgetown, N.S., recently.

WINNIPEG

MISS RUTH TAYLOR, youngest daughter of Mr. and Mrs. C. M. Taylor, is homeward bound after a stay of two years or so in England. Enroute she will stop off at Kingston where she will be the guest of her brother-in-law and sister, Major and Mrs. Guy Simonds, for a few weeks. Hon. S. R. Vereker and Mrs. Vereker are arriving shortly from England and will spend a short time here before leaving for Jasper.

The Misses Frances Aikins, Jean Moncrieff, Rosamund and Barbara Northwood have sailed for Canada. The two former have been abroad for the past two months while the Misses Northwood have been living in England for the past two years.

The city seems very empty these days with so many houses closed and the families at the various summer resorts. With the Civic holiday weekend and a general exodus to the country, it seemed more deserted than ever.

Major Gordon Duff and his bride passed through the city the other day en route from Victoria to England where they will reside. Major Duff has been in Canada for two years.

Mr. and Mrs. S. Melville Webb are spending the summer on their farm about twenty miles from the city. Mrs. Webb entertained some of her intimates at a luncheon recently.

Mr. and Mrs. E. E. Henderson have returned from a motor trip which included the various states to the south.

Mr. and Mrs. John Gooderham are at present occupying Mr. and Mrs. H. D. Gooderham's house on Waterloo Street. Mrs. Gooderham was the former Barbara Griffin. Mrs. Philip Elwood of Montreal is their guest at present.

Mr. and Mrs. E. W. Kneeland broke camp at the Lake of the Woods at the end of July. Their daughter Mrs. C. J. Martin and their grand-daughter, Miss Nancy, who have been their guests all summer are leaving shortly to spend some time abroad.

Mr. and Mrs. K. C. Allen of Calgary are in town, guests of Mr. and Mrs. A. J. Andrews. Mr. Allen will proceed to Montreal and Mrs. Allen will remain here. Later she will visit at Minaki.

Mrs. C. D. Shepard has as her guests Mr. and Mrs. Keith Merrill, Mr. Keith Merrill, Jr., and the Misses Rosemary and Gene Merrill of Washington, D.C. In honor of the young people Mrs. Shepard entertained at the dinner dance at the St. Charles Country Club on Saturday.

Mrs. Colin H. Campbell has left to spend the next few months visiting in the East. She has gone first to Gawaacha Beach on Georgian Bay where she is the guest of her daughter, Mrs. Edward Nicol Wright.

WEDDINGS

TORONTO

Milling - Stuart — On Wednesday, August 3, Annette Doris McHenry Stuart, daughter of the late Charles McHenry and of Mrs. McHenry, and Mr. Ernest Russell Milling, son of Mr. James Milling and of the late Mrs. Milling.

TRAVELERS

Mrs. Victor Ross with Mrs. C. D. Stewart and her young son have returned from Elgin House, Lake Joseph, where they have been holidaying.

Mrs. E. A. Parsons has left Montreal by motor for her cottage at St. Andrews-by-the-Sea to join her fam-



MR. AND MRS. FRANK A. McHARDY SMITH, who were married recently at "Beechwood", London, Ont., the home of the bride's grandmother, Mrs. W. M. Gartshore. The bride is the former Miss Edna Catherine Cleghorn, only daughter of Mrs. Cleghorn and the late Allen Mackenzie Cleghorn. —Photograph by Walter Dixon Little Studio.

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ily who are spending the summer there. She was accompanied by Mrs. Blair Gordon and her small daughter, who will be her guests for some time.

Sir Lyman Duff, Chief Justice of Canada, who has been spending some time in England, has returned to Canada.

Miss Marie Cannon who has been at Murray Bay with her parents, Mr. Justice and Mrs. L. A. Cannon, of Ottawa, has left for Winnipeg, where she will be the guest of Judge and Mrs. B. Dysart, and later will visit Mr. and Mrs. I. Pitblado. Miss Cannon will also spend some time on the Pacific Coast before returning to Ottawa.

Mrs. H. D. Warren of Toronto, her daughter, Mrs. Grant Pepler, and her granddaughters, Miss Sally and Miss Lynn Pepler, have taken a house at Shanty Bay for the summer.

Colonel W. H. Owen, C.B.E., Mrs. Owen and the Misses Dillys, Daphne and Damaris Owen, who have been spending some time in England, have returned to Montreal.

Mr. H. H. Gilmour has returned to Vancouver after a month spent motoring at Yellowstone Park and Salt Lake.

Mrs. Barrett Dewar, who has been spending the summer at Metis, will return to Ottawa about the middle of August.

Mr. and Mrs. Anson Green of Ottawa, who have been spending the summer at Larrinac Links, Que., are leaving shortly on a motor trip to Quebec.

Lady Nanton and Mr. Paul Nanton, who have been spending some time in Eastern Canada, have returned to their home in Winnipeg, and have left to spend a short holiday at their summer house at Kewatin Beach, Lake of the Woods.

Mrs. Huntly Ward Davis has left Montreal by motor for Scarborough Beach, Me., where she will spend the remainder of the summer at the Atlantic House.

Mr. and Mrs. Peter Du Sautoy, who have been the guests of Mrs. Du Sautoy's parents, Sir Francis and Lady Floud, at "Earscliffe," Ottawa, have sailed by the Aquitania on their return to their home in Oxford, England.

Miss Josette Vaillancourt and Miss Michelle Vaillancourt of Montreal, who have spent the summer visiting in Normandy, have sailed from Havre by the Champlain on their return to Canada.

Mr. and Mrs. Andrew Paton of Quebec are at Ayer's Cliff the guests of Mr. Paton's mother, Mrs. W. E. Paton. They are accompanied by their small daughter Joy, who will spend some time at Camp Memphremagog.

Mr. and Mrs. Melville White, who have been spending some time at Bass Rock, Gloucester, Massachusetts, have returned to Toronto.

Mrs. R. F. Chisholm of Toronto, who has been spending some time with her daughter, Mrs. D. O. Arnold and Mr. Arnold in Ottawa, is now with them at their Lake Rosseau summer house.



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COMING EVENTS

CHARLOTTE SYMONS, young Metropolitan Opera soprano, is to be the guest artist at Thursday's Promenade Symphony Concert at the University of Toronto Arena. She will be heard in the "Jewel Song" from the opera "Faust," one of the songs that has made her famous throughout the United States and Canada. Formerly a member of the San Carlo Opera Company, Miss Symons has been heard over the radio, in concert and on the operatic stage and is regarded as a singer with a real future. She will also be heard during the latter half of the concert in a group of solos accompanied by Gwendolyn Williams.

Reginald Stewart, who during the past two concerts has been in Washington where he was conducting the National Symphony Orchestra of that city in two of its "Sunset Symphonies," will be directing the orchestra again and the works that he has selected for performance next Thursday include Beethoven's Symphony No. 5, Benedictus, by Sir Alexander Mackenzie, and "Dance of the Drunken Sailors," by the contemporary Soviet composer Gliere. Peer Gynt Suite No. 1 by Grieg will conclude the concert.

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Announcements

MARRIAGES

EDMONTON

CHARLESWORTH—THOMSON — On Tuesday, July 19, at Christ Church, Margaret Jean, only daughter of Mr. and Mrs. W. A. Thomson, and Mr. Jack Scovil Charlesworth, son of Mr. and Mrs. L. C. Charlesworth.

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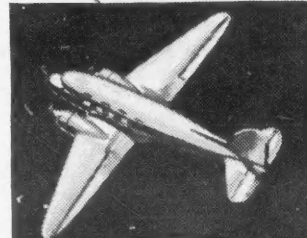
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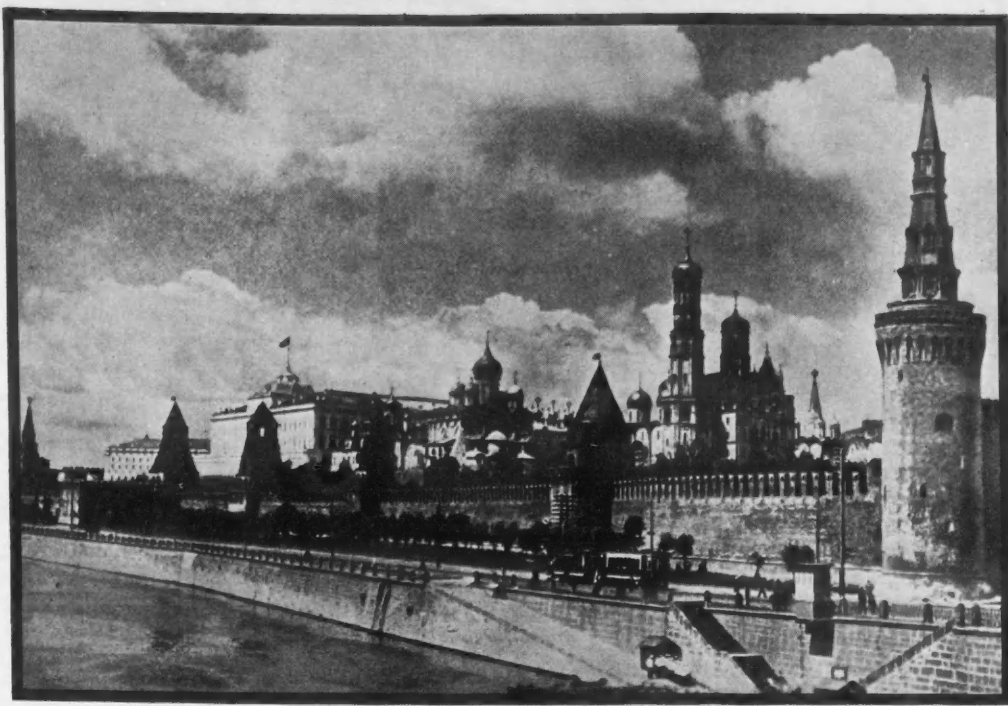


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THE ANCIENT KREMLIN as seen from the Moscow River. Soviet Russia today continues to be one of the most interesting lands for the vacation traveler.

—Photo courtesy Intourist, Soviet State Travel Bureau.

—Ports of Call

SUMMER IN SOVIETLAND

THE All-Union Agricultural Exposition, which opened on August 1, 1938, at Moscow, features some of the most curious specimens of the Soviet Union's animal preserve. Tropical birds, arctic specimens, strange hybrids of wild and domestic animals were shipped from the expansive Ukrainian Zoological Park during June in order that they might acclimate themselves to Moscow before the opening of the exposition.

Other features of the Soviet Agricultural Fair will be spectacular displays of collective farm development, gardens exhibiting the flora and fauna of the U.S.S.R.'s most interesting geographic regions, huge artificial waterfalls that will serve at night as a screen for the showing of moving pictures. Large rugs, made of flowers will be woven in traditional Russian patterns. Trees and plants will be transplanted to create natural scenes of the Crimea and the Soviet Arctic.

ever, the most recently bred fowl and domestic animals have been produced in order to further industrial and agricultural advancement.

The Agricultural Exposition is planned to pictorialize the Soviet Union's twenty years of agricultural progress and will cover an area of some 350 acres, which is one and a half times the size of the Paris Exposition.

THE planetarium at Moscow, one of the largest and most completely equipped in the world, has started daily performances of "A Trip to the North Pole." The establishment of a permanent base in the Polar region by Soviet explorers and scientists, and the flights over the Pole to the United States have brought about a wave of deep interest in facts concerning various aspects of the Arctic Circle. The Moscow planetarium, therefore, has equipped itself to illustrate, in addi-

moments he feels himself a member of the distant polar camp, far from the busy life of Moscow.

The display also illustrates scientific data on the geographical characteristics of the Pole. There are numerous maps and charts showing how the magnetic poles affect various instruments.

MASSANDRA, a small resort town in the Crimean peninsula has recently been selected by prominent horticulturists as being among the world's best sections for the cultivation of rare and variegated plants and flowers. Long the centre of the richly productive Crimean vineyards, Massandra in its comparatively small area lists an amazing amount of varied vegetation. Aside from the carefully cultivated gardens, this picturesque town with its three levels, has growing freely rare and common specimens native to temperate, tropical and sub-tropical climates.

Geographically this is somewhat difficult to explain since the Crimean peninsula extends no further southward than northern Italy. This whole section, however, possesses such a favorable combination of natural characteristics that its productivity seems inevitable. Landlocked on the north and northeast by towering peaks that rise above the Yalta valley, the peninsula slopes southward gradually. With harsh winds and rains kept out, the rich warmth that comes from Asia and the Black Sea takes full effect. Massandra, in the approximate centre of the whole fertile section, has the full benefits of temperate and tropical climates.

Not far from luxuriant palm trees there are massive pines, the like of which are found nowhere else in Europe. Through oaks and cypresses and flowering rose trees can be seen vineyards and tobacco plantations. Exotic tropical plants flourish everywhere side by side with flowers and trees seen only in northern climes. There are American redwoods, Japanese ginkgos, English yews, bamboos, South American araucarias. Specially planted, these are now parts of the native vegetation. Flowers of all colors and descriptions grow wild. Magnolias and holly are everywhere. From the carefully kept parks of Upper Massandra, through the middle wine section to the rich groves of Lower Massandra, the air is filled with a fragrance that seems scarcely credible.

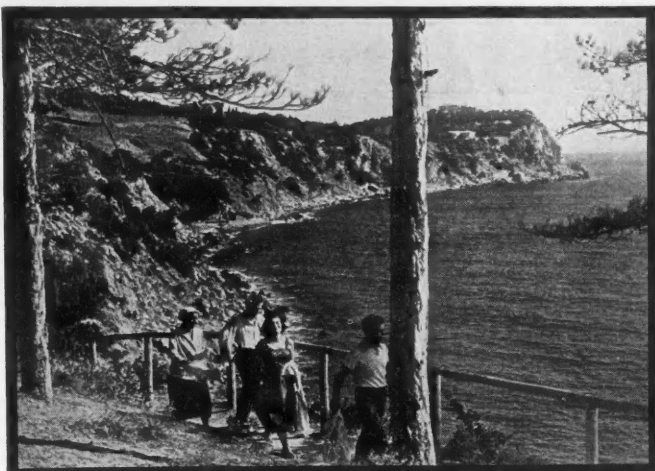
Throughout the entire district there are numerous laboratories and experimental stations. Research is constantly being carried on by large staffs of government botanists and horticulturists. Experimentation in the wineries has been singularly successful. In Lower Massandra, where the tropical vegetation flourishes best, scientists have been able to obtain rare medicinal extracts. Realizing the experimental value of the section the Soviet government has recently appropriated large sums for the maintenance of agricultural research. Now, in addition to being the garden spot of Crimea, Massandra is a training ground for gardener-scientists.

THREE ancient cities lie near the Crimean shore of the Black Sea. Until recently they were seldom visited by travelers abroad. The three cities represent distinct eras in the life of the little-known peninsula of Crimea. One remembers it largely for Tennyson's "Charge of the Light Brigade" at the battle of Balaklava, commemorated by extensive cemeteries in the vicinity of that coastal town.

Kherones, founded by the Greeks, Chufut-Kaleh, the "Dead City," and the once palatial capital of the Tatar Khanate, Bakchissarai, are ruins of absorbing interest.

Kherones is only several miles from Sevastopol, a land-locked harbor reminiscent of some Mediterranean shore city, red-tiled and white-walled dwellings rising on terraces from the sea. In the seventh century B.C. Kherones was a thriving metropolis colonized by Greeks from Heracleus. Two museums preserve the findings of 100 years' excavation and research. A large part of the city has sunk into the sea. Divers have been carrying on exploratory work.

Over the mountains towards the southern shore lies Bakchissarai. It is a Tatar word signifying "Palace of the Gardens." It is situated in a deep valley. Here the Crimean Tatars



FAVORED BY THE WARM WATERS of the Black Sea and protected from northern winds by a range of high hills, Crimea is the ideal vacation land all the year round. Here are a group of Soviet vacationists going to the beach at Gurzuf.

—Photo courtesy Intourist, Soviet State Travel Bureau.

The specimens, which will be shipped from the Ukrainian animal preserve of Askania Nova to their temporary homes at the Moscow fair, are expected to create many rather knotty problems for zoological workers. Primarily, their new northern home will require further climatic adaptation, since Moscow is some 1,850 kilometers north of Askania Nova. Accustomed to roaming free over the expansive Ukrainian plains, the herds of ostriches and zebras may not fall in too readily with the hectic city life. In Askania Nova their natural timidity has been overcome to the extent that they gather around to inspect visitors and automobiles, thereby reversing an ordinary zoo park inspection.

Among specimens of animal husbandry to be exhibited at the fair will be hybrids of zebras and donkeys, crosses of roosters and peacocks, wild deer and mountain goats. Many of these curiosities are of purely zoological interest. For the most part, how-

tion to the regular display of the movement of the heavenly bodies, the skies and stars of the Northern regions.

Seated in the darkened auditorium the spectator is shown the familiar sky of Moscow, the movement of the stars, the sunrise and sunset. Then, varying the sequence with the showing of motion pictures, the "Trip to the North Pole" begins. The planes are shown leaving the Central Air-drome. The morning sky over Moscow lightens as the flight gets under way. Then as the expedition flies northward the skies change; certain stars sink beneath the horizon, new stars are noticed. On the last leg of the flight to the Polar base the full beauty of the arctic sky is shown.

The planetarium's Polar feature is highly interesting and actually conveys a series of genuine impressions. The spectator sees in the "sky" above the northern lights, the borealis and various other astral phenomena peculiar to the Arctic Circle. For a few



CITY PLANNING BY THE SOVIETS. An air view of Kharkov showing the Dzerzhinsky Plaza and the Palace of State Industry.

—Photo courtesy Intourist, Soviet State Travel Bureau.



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A QUARTETTE OF TORONTO DEBUTANTES at Bigwin Inn, Lake of Bays, for the Northern Ontario Tennis Championships. Left to right: Miss Betty Flavell, Miss Mary Fraser, Miss Clara May Gibson, and Miss Patricia Macabe who was teamed with Miss Fraser in the ladies' doubles.

obeyed the law of their Khans and worshipped in numerous mosques. Delicate minarets still rise above the Khan's palace. The parks, fountains and palaces are part of a large museum development which aims to preserve the atmosphere of the old Khanate.

Nearby are cave-towns once inhabited by an ancient people still unidentified. They lie in the direction of Chufut-Kaleh, the "Dead City," for many centuries occupied by the Qarites, a Mohammedan sect which migrated from Baghdad sometime in the 700's A.D. Much of the city is carved into the solid walls of a high cliff, some of the temples hanging like swallows' nests.

These are but a few relics of the

numerous races that, at one time or another in history have conquered the land and in turn been driven out. The earliest known of these were the Tauri, a Celtic race of 1800 B.C. from whom the peninsula came by its old name of Taurida. Several centuries later came the war-like Scythians who were followed in the seventh century B.C. by Greek colonists. Romans, Goths, Huns, Khazars and Genoese followed in succession until in the thirteenth century the Tatars entered the region only to become dependents of the Turkish Sultan. Most of the population is still Tatar. Suppressed under the tsars, their autonomy was restored by the Soviets in 1921 when the Crimean Socialist Soviet Republic was formed.



MRS. CLARENCE DUNLAP of Trenton, Ont., who was presented at Their Majesties' Evening Presentation Party on July 12 by Mrs. Vincent Massey.

—Photograph by Vandyk, London.



MRS. HAMNET PINHEY HILL, Jr., née Miss Cynthia Jaffray, whose marriage took place recently at Grace-Church-on-the-Hill, Toronto, with her attendants: Mrs. J. W. Eaton, Mrs. Marshall Stearns, Jr., Miss Hope Grant and Mrs. Manson Campbell of Ottawa. Mrs. Hill is the former Eleanor Cynthia Benson Jaffray, daughter of Mr. Henry Fraser Jaffray and the late Mrs. Jaffray of Toronto. Mr. Hill is the son of Mr. and Mrs. Hamnet P. Hill of Ottawa.

—Photograph by Ashley & Crippen.

—London Letter

NUFFIELD GOES TO WORK

London, July 18

SIR KINGSLEY WOOD, the Air Minister, went down to Birmingham one day last week, and made a quite considerable square hole in some turf there, with the sort of nice, shiny spade they give eminent politicians for such formal delvings. It was the beginning of a new aeroplane factory.

Sir Kingsley seems to get quite a lot of ceremonial spade-work to perform these days, with all those new factories and aerodromes and training establishments being started. In fact, the genial and rubicund Air Minister ought to be a pretty good man with a spade by now—good in the garden, good even in a ditch.

But there is a special interest to this last particular bit of turf-shifting. The new factory is to be built, organized, and run by Lord Nuffield. Also it is to be devoted, as an initial order, to the construction of 1,000 Spitfire Fighters—the Spitfire being the newest and fastest type of military aeroplane.

Readers may—or more probably may not—remember Lord Nuffield's row with Lord Swinton, Sir Kingsley Wood's predecessor in the Air Ministry. It arose largely because Lord Nuffield refused to fit himself into the "shadow" scheme for aeroplane production, according to which he would have been turning out parts only, and so would have been only a cog in the big machine. Lord Nuffield is a man with an instinctive dislike for being a cog.

Now he is being given a completely free hand. That is the whole point and interest of this new development. He is merely being asked to turn out aeroplanes, and to turn them out as

soon and in as great numbers as possible. And Lord Nuffield is so happy about it, that he is doing it for nothing—just for the fun of the thing.

Naturally a man who has given away £10,000,000 or more would hardly regard even a very fat salary as much of an inducement. They may give him a boost up in the peerage, but I don't know that he would regard that as much of an inducement either. It must be that he just likes making things—especially when they are things that are vital to the defence and security of his country. He is at last being allowed to "do his stuff," and do it in his own way. All of which is pleasantly symptomatic of the change of spirit in the Air Ministry.

QUEEN MARY went to the Tower one day last week—oh, it's all right, only to a garden party! Once upon a time when queens went to the Tower, it was by way of being put in an exceedingly tough spot. That's how Anne Boleyn went from Greenwich, crying out, "Jesu, have mercy on me." That's how Katherine Howard went to land at the Traitors' Gate. So did Lady Jane Grey. And we all know what happened to them, poor dears!

Perhaps some thought of these bad, sad old days crossed a good many minds, as Queen Mary on the deck of the Trinity House launch sped triumphantly down the river from Westminster, waving to the cheering crowds along the Embankment, and to the ships whose whistles kept up a loyal but far from harmonious din.

Altogether a most pleasant and successful occasion. The only improvement one can think of would

have been that, instead of a too, too modern motorboat, she should have gone down the river in the royal barge, with the King's own watermen at the oars. That would have been something like!

Happily most of the other historical associations were duly maintained. She landed near the Queen's Stairs, and would probably have landed actually at them, only they have been closed for some time. In fact, the last time they were used was by Queen Elizabeth in 1554, so they were probably getting a bit out of repair.

Queen Mary advanced across the Drawbridge, where all the captured guns are lined up, along Water Lane, through the Bloody Tower, and so to Tower Green, where the garden party was being held. A pipe-major of the London Scottish played her along—or perhaps one should say, skirled her along. But even this Queen Mary seems to have borne with truly royal calm and fortitude.

MENTION of celebrations is a reminder that last week Britain's "fireworks king" passed away. But not prematurely—he was over eighty. Fireworks can't really be such dangerous things as a good many sports try to make out. His name was Arthur Brock, and for over two hundred years his family had been engaged in the business.

One of the minor oddities of British law and justice is that for more than 150 years of that time the business was quite illegal. A statute in the days of William III enacted that "if a person shall make or cause to be made, or sell or expose for sale any squibbs, rockets, serpents or other fireworks, he shall forfeit five pounds, or be committed to the House of Correction to hard labor for one month." And this held good until 1860!

But, obviously, no fireworks, no Guy Fawkes' Day celebrations—nothing that you could really call a celebration. How could the little boys of England suitably commemorate the foiling of the Gunpowder Plot, except by letting off a lot of festive gunpowder with loud, patriotic bangs? So the law turned a conveniently blind eye, and the Brock family went on with its jovial but nefarious activities.

But the Brock family has other claims to patriotic fame. During the War their factory turned out millions and millions of Verey lights and detonators for Mills bombs. And Wing-Commander Brock, one of Arthur Brock's six sons, was the inventor of the Brock incendiary bullet, which played such havoc among visiting Zeppelins. He himself met a hero's death amid the fireworks of the Zeebrugge Expedition.

Altogether a family record to be proud of.

OF QUEER laws there is apparently no end. No sooner is one repealed or amended or brought somehow into line, than another as queer or queerer crops up for attention. The latest to get into the news is the law governing chimney sweeps. It has been amended in a new Bill, which only last week got its second reading in the House of Lords. Can't you see their coronetted lordships solemnly considering what should be done about the sooty and black-faced tribe!

Old-fashioned sweeps are still to be seen going about London and provincial towns in their funny little carts, with the long fuzzy brushes sticking out in all directions, the quaint little pony or donkey trotting patiently along, and the whole equipment liberally covered with soot. But they are becoming fewer and fewer. Chimney-sweeping is one of the dying trades. There are said to be nowadays only about a quarter of the chimneys to be swept that there were even ten years ago. Changed conditions of living and especially changed methods of heating are driving the sweep out of business.

None the less many of the old restrictions on the trade still persist, though they have long since become almost

dead-letters, so far as actual enforcement goes. A sweep, for instance, is forbidden under penalty of a fine to knock at a door or ring a door-bell. That, I suppose, was due to the complaints of house-holders who objected to their shiny bell-handles or nice clean doorways being pawed over by those sooty hands. But of course your modern sweep is much too up-to-date to waste his time going about ringing door-bells. If you want him, you ring him up on the telephone.

Another legal provision is that a sweep who employs an assistant must pay half-a-crown a year to the police funds. Not that the police need the money so badly, but as a means, I imagine, of keeping an eye on just what sort of assistant is being employed.

In the bad old days the sweeps used to take boys about with them, and shove the poor little devils into the chimneys. And if every now and then a boy got stuck there and asphyxiated—well, boys were cheap and plentiful, and no one was inclined to worry much about it.

Not until 1875 was the practice finally and effectively banned, and the police made responsible for the enforcement of the law. Hence the half-crown—but I don't believe one sweep in a hundred ever pays it, or even knows about it. And certainly none of them would ever dream of putting a little boy into a chimney.

Nevertheless the law is now being amended—as a sort of friendly farewell gesture, I suppose. When there are no more sweeps, the more kindly legal mind will perhaps like to remember that the law finally did the right thing by them.

TRAVELERS

Among those from Toronto who have been spending some time at Beaumaris Hotel, Lake Muskoka, are Major Edgar L. Armstrong, Mr. Gordon Armstrong, Mr. Walter Alford, Miss Elizabeth Ashdown, Mr. and Mrs. R. A. Batten and their son, Mrs. A. E. Milne.

Mrs. Perley-Robertson and her daughters have left Ottawa for their summer house at St. Sixte, Que.

Mr. Russell Smart and Miss Betty Smart of Ottawa have returned from England, and have joined Mrs. Smart at their summer residence at Kingsmere, Que.



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LOWER FIGURE—HUDSON SEAL—
(Dyed Muskrat). New Boxy Swagger style with high shoulders, turned-up collar. Ordinarily 225.00. August Sale Headliner. Each **155.00**

Fourth Floor, James St.

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"SAILOR LASS." Honorable Mention Photograph of Elizabeth Harrison, daughter of Prof. and Mrs. W. E. C. Harrison, of Kingston, taken by J. D. Stewart, 404 Albert St., Kingston. Zeiss Ikon Kolibri miniature camera, Zeiss Tessar lens.

EXTEND A



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SATURDAY NIGHT

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FINANCE

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THE MARKET

Safety for
the Investor

TORONTO, CANADA, AUGUST 6, 1938

P. M. Richards,
Financial Editor

ECONOMIC REVOLUTION IN CENTRAL EUROPE

Danubian Countries Becoming Enmeshed in Rigid Trading System of Germany—Breaking of Traditional Trade Links May Have Political as Well as Economic Significance

MORE than a frontier was altered when the Reichswehr rolled into Austria. Germany was on the Brenner Pass in less than twelve hours; all round Bohemia and Moravia in less than a day; and on the borders of Hungary, Yugoslavia and South and East Switzerland at the same time.

It was, indeed, a new Central Europe, with grave internal trouble in Czechoslovakia, the prospect of domestic dissension in Hungary and a delicate internal balance in Rumanian politics, in Bulgaria an impasse in domestic politics, and in Yugoslavia the government wondering which way to turn, towards the Rome-Berlin axis, towards Great Germany, or towards a possible London-Paris-Rome axis.

All these countries find their foreign trade bound up, to a large percentage of its total, with that of Great Germany. Even Italy herself finds that over one-fifth of her foreign trade is with Great Germany. The Rome protocols of 1934, which linked Hungary, Austria and Italy together, were distorted by the elimination of an independent Austria.

Hungarian trade with Italy has been made more difficult, since Austria used to take less of Hungary's cereals and Italy more, Hungary being re-couped from Vienna. Now Hungary is pushed further into the rigid trading system of Germany—up to 44 per cent of her exports went to Germany-Austria in 1937.

Czech industries find their traditional links with their Austrian counterparts interrupted in favor of Germany. Yugoslavia is driven more into the German system, and Rumania too. Bulgaria depends as to one-half of her exports on Great Germany.

And finally, Vienna—the great commercial administrative and transit centre of all Danubia—gives Great Germany control over trade routes and freight rates. Even the internationalized Danube traffic, mostly in a western direction, now falls mainly within Germany's ambit; and Germany has already denounced the international clauses of her post-war agreements over traffic on German rivers.

THESE economic revolutions might be critical enough on their own. But the elimination of an independent Austria aggravates the tension long growing inside each Central European and Balkan country over domestic and foreign policies.

In the first place, the current problems of Czechoslovakia have been greatly intensified. The danger for Czechoslovakia is that, abandoned by France (because of British pressure under the new Anglo-French alliance) and not daring to invoke Russian aid for fear of Germany, the State will be put in cold storage by a combined Nazi-Sudeten "cold Putsch". Paralysis of State authority will spread from the German areas; the Sudeten minority will, in fact, decree what the government shall or shall not do; and then the State can be split up between

BY GRAHAM HUTTON
Assistant Editor of the Economist, London.

Poles, Germans and Magyars. In Hungary the outlook immediately after the seizure of Austria was grim. Sympathy with Italy and Germany was strong, as Magyars thought these two partners of the Axis the best agents for treaty revision, and in any case Hungary had now a frontier with Germany that was quite indefensible. Nearly half Hungary's foreign trade, a trade wholly in agricultural products, was bound up with Great Germany, and her agriculture depended on exports. After the elimination of Austria the pressure of Great Germany on Budapest was made evident at

(Continued on Page 24)



A MORE ATTRACTIVE PICTURE

CANADA LOSING WATER-POWER ASCENDANCY

Greatly Increased Efficiency in Development of Steam Power Threatens Canada's Position as Water-Power Country—Producers Want More Co-operation From Government

BY R. O. SWEZEY

SOME twenty-five years ago any technical student could not help being impressed with the extraordinary waste then prevailing in the process of extracting energy from coal by way of the steam engine. Only ten to twenty per cent of the energy in the coal was then obtainable for mechanical work. It required about four pounds of coal per horsepower hour. The field for research and mechanical improvements in steam boilers and steam engines has been an alluring one, and for these past twenty-five years now the progress has crept steadily on to the point where only one pound of coal per horsepower hour is the performance obtainable.

How these important economic improvements have taken place in the field of steam-power development offers a story of such interesting developments that it requires a much more facile pen than this writer's to do justice to the subject.

It has been told us time and again that Canada is a land lavishly supplied by Nature with water-powers, large and small. We have boasted of physical advantages, but few people have realized how alarmingly these advantages have dwindled during recent years of improvements in extracting mechanical energy from coal. In other words, the formerly wide margin of superiority of hydro-power over steam-power has narrowed down to one of keen competition.

Contrasted with the early inefficiency of steam-power production, in its formerly low extraction of the theoretical energy obtainable from coal, mechanical improvements in water-power developments have many years ago enabled us to capture at the water-wheel 92 to 95% of the theoretical energy of falling water. After transforming the water-wheel energy into electrical energy, engineering practice has attained an over-all efficiency somewhat better than 86% from water head-race to the electrical bus-bars.

The over-all efficiency of extraction of coal energy via steam plants is still very substantially less than in water-power plant development, but it is reasonable to expect that continued improvements will take place, thus further narrowing down the now thin margin of economic superiority held by water-power over steam-power.

WATER-POWER plants, whether operated by private or public enterprise, must be prepared to compete with situations where—as in the case of pulp and paper plants with heavy process steam requirements—it is possible to produce mechanical energy from coal at a cost of only eleven or twelve dollars a horsepower year. In England, where coal is cheap and full advantage is being taken of the

advances in steam-power practice, it is possible for some paper companies to produce mechanical power in conjunction with their process steam requirements at a cost of less than ten dollars a horsepower year.

That is why Canadian pulpwood can be shipped to England and there ground mechanically into pulp for the manufacture of newsprint. This should be surprising news to Canadian water-power companies, as well as to pulp and paper companies, where hydro-electric power is still costing the consumer \$15.00 to \$20.00 a horsepower year.

In comparison with the rest of the world, Canada has, up to now, felt some justifiable pride in the possession of two low-cost primary products, viz. water-power and pulpwood.

In the face of these important economic facts pertaining to recent practice in steam-power generation, we are in urgent need of readjusting our economic theories on water-power so as not to jeopardize certain well-defined advantages still inherent in the utilization of hydro-electric power in Canada. These well-defined advantages are mainly based upon the unparalleled lake systems that are coupled with most of the Canadian water-power rivers, thus facilitating regulation of flow and consequent uninterrupted power service.

Concerning this country's pulpwood resources, which in the past have complemented so profitably the vast water-power supplies, there is undoubtedly a rude awakening coming to us, but the elaboration of this subject calls for separate treatment.

TEN years ago, when the original contracts were drawn up between the Beauharnois Light, Heat & Power Company and the Ontario Hydro-Electric Power Commission, the over-all cost of electric energy produced from coal, at that time, was probably around \$27.00 a horsepower year, the load factor conditions in Ontario being about 70%. The steady diminution in that cost has brought it today to the neighborhood of \$21.00 a horsepower year.

But, on the other hand, lacking any coal deposits in Ontario, or in its adjoining provinces, the uncertainty of the future price of fuel for the boilers renders steam plant development on a large scale somewhat hazardous. During the Great War the high price of coal became extremely alarming, with supplies rationed, while water-powers flowed on without additional cost. Purchasing power from Quebec power companies at \$12.50 a horsepower, plus cost of transmission, is therefore still safer for Ontario than steam plant development, where coal supplies are uncertain.

It is possible that further improvements in the

(Continued on Page 24)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE INTERMEDIATE TREND or Short Term of stock prices has been upward since March 31, 1938.

THE PRIMARY TREND or Long Term of stock prices and business, is also upward.

THE PRICE MOVEMENT. There has been a general expectation by the public that stock prices would move forward throughout August and into September as is the frequent practice of the market. The question arises, under such circumstances, as to whether the averages will perform as anticipated. The market does not always move in accordance with the pre-conceived ideas of its many followers. It will be remembered, in this connection, that earlier this year there was a widely held belief that prices would hit their final bottom in June or July. June and July, instead, have turned out to be months of a somewhat opposite calibre.

Thus, the irregularity which the market has run into toward the end of July may, in the end, prove of more than passing interest. This will eventually be disclosed by the day-to-day price movement. A zigzag downward formation in both averages, for illustration, would suggest that a recession of somewhat larger magnitude than any previously witnessed in the rapid advance from mid-June was under way. On the other hand, one or two weeks of sideways movement, commonly referred to as a line formation, if succeeded by upside penetration of the line, would indicate that the market was to attain August levels above those equalled (Continued on Page 22)



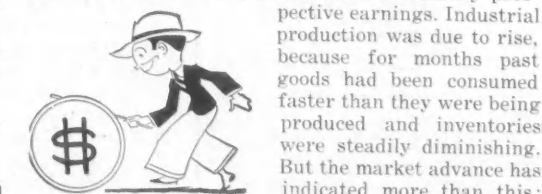
PROBABLY—apart from the stocks of a few companies which will be directly affected—the substantially better wheat crop in Western Canada this year is in little or no way responsible for the big improvement in price of Canadian stocks generally. Our market has risen because the New York market has risen. But though St. James and Bay Streets are not notably crop-minded, Canadian business is giving the Western situation ample attention. There has been much talk of the larger crop in prospect (apparently somewhere between 300 and 360 million bushels, against 182 millions last year), but little regarding a no less important improvement, the fact that by reason of the more favorable growing conditions, practically all the wheat-producers will participate this year in the cash benefits.

THIS much more widely diffused buying power will mean a lot to business, both West and East. Though there are worries regarding markets and prices, the fact remains that the West has come through with a real crop this year, which will undoubtedly do a great deal to support the Canadian economy while the new recovery upswing is taking hold.

NO ONE knows to what extent inflation sentiment has played a part in the recent sharp advance in the stock market, but there has been evidence that the investment world is becoming steadily more inflation-minded, even though it does not regard it as a looming menace. There has been an increase in gold hoarding abroad, which might be due to belief over there that Washington is going to raise the price of gold. But Washington insists that it is not. But, apart from this, there is growing appreciation of the fact that prices generally have by no means yet fully reflected the last increase in the price of gold, and that the combination of an increase in the production and consumption of goods, such as now seems to be developing, a renewal of U.S. government spending and lending on a huge scale, the armament expenditures, and the years of large deficit financing, could result in sending prices and business costs and the cost of living sharply higher. As everyone knows nowadays, common stocks are one of the means of hedging against this possibility—that is, the common stocks of companies in a position to raise their selling prices as their costs of production rise.

CONCEIVABLY the business and market uptrend upon which we seem to have entered might begin, and develop in its earlier stages, in a quite normal, healthy manner, on the basis of an increased public demand for consumption goods, and then carry on into an artificial, unhealthy boom as producers increased production facilities and production itself in anticipation of rising costs and prices. There is at least some danger of that, and though it may seem ridiculously early in the new upswing to talk about the dangers in a boom, it must be remembered that a quite adequate basis for a large-scale inflation has been created in recent years. If such inflation should develop, common stock prices could be carried far beyond the levels that would be justified by normal earnings. This column is making no prophecy in this regard, but believes that investors should keep the inflation possibilities in mind.

WE ARE not justified, of course, in taking for granted that business is now on the way back to real prosperity levels. A rise in stock market prices was due anyway, because they had, in the main, been lower than was warranted by actual and immediately prospective earnings. Industrial production was due to rise, because for months past goods had been consumed faster than they were being produced and inventories were steadily diminishing. But the market advance has indicated more than this; no less, in fact, than the resumption of the major uptrend interrupted last year. Can that proceed to the levels everyone wants to see, without a decided change in the conditions affecting business, political and economic?



THE answer, surely, must be in the negative; existing world conditions are too hostile to business progress to make such a degree of recovery possible. But it may be that the world situation is on the point of mending. This column believes that it is. The new Franco-British rapprochement plus the Anglo-U.S. trade agreement due to be announced in the near future could mean no less than an end to the threats of war in Europe and an important beginning of the task of reopening the blocked channels of international trade. They could mean the victory of democracy over totalitarianism. We say "could," but we believe they will. And if we are right, a big business advance would assuredly follow. Capital, labor, credit, the facilities for production and a large unsatisfied demand for goods and services—we have them all in abundance. Only fear has held us back. Remove that, and watch the course of business!

G. S. HOLMESTED

Licensed Trustee in Bankruptcy
Liquidator, Receiver, Etc.
McKINNON BLDG., TORONTO

Dividend Notices

The Royal Bank of Canada

DIVIDEND NO. 204

NOTICE is hereby given that a dividend of two per cent. (being at the rate of eight per cent. per annum) upon the paid-up capital stock of this bank has been declared for the current quarter and will be payable at the bank and its branches on and after Thursday, the first day of September next, to shareholders of record at the close of business on the 30th day of July, 1938.

By order of the Board.
S. G. DOBSON,
General Manager.
Montreal, Que., July 12, 1938.

Loblaws Groceries Co. Limited

NOTICE is hereby given that quarterly dividends of 25 cents per share on the Class "A" shares and 25 cents per share on the Class "B" shares of the company have been declared for the quarter ending August 31st, 1938, payable on the 1st day of September, 1938, to shareholders of record at the close of business on the 10th day of August, 1938. Payment will be made in Canadian Funds.

JUSTIN M. CORK,
Secretary.
Toronto, July 27, 1938.

REAL ESTATE, MUNICIPAL BOND QUOTATIONS

Furnished by J. R. Meggeson & Co.,
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REAL ESTATE ISSUES	
Acadia Apartments 6 1/2/49	35 40
Ancroft Place 4/66	52 58
Balfour Building 6/43	30 34
Bay-Adelaide Garage 6 1/2/47	29 33
Bloor St. George Rty. 7/46	40 45
Deer Park Manor 7/40	45 52
Dominion Square 6/48	53 57
Ellis Park Apts. 6 1/2/45	51 56
Frederick Realty 6/42	51 45
Lord Nelson Hotel 4/47	43 48
Mayor Building 6 1/2/42	39 43
Montreal Apartments 5/48	100 105
Northern Ont. Bldg. 6 1/2/39	96 100
Ontario Building 3 1/2/43	25 30
Ogilvy Realty 8 1/2/51	65 69
Richmond Bay 6 1/2/47	32 36
Richmond Building 7/47	18 24
St. Catharines Rty. 3/57	34 39
Windsor Arms Hotel 6/42	52 59
Windsor Arms Hotel 6 1/2/47	80 85

MUNICIPAL ISSUES	
East York, Township of	62 1/2 66 1/2
Etobicoke, Township of	95 101
Fort Erie, Town of	95 100
Kingsville, Town of	95 100
Leamington, Township of	95 100
Leaside, Town of	98 103
Midland, Town of	98 102
Mimico, Township of	100 105
New Toronto, Town of	100 105
Niagara Falls, City of	99 103
North York, Township of	96 101
Scarborough, Township of	99 102
Riverside, Town of	13 18
St. Boniface 5's, City of	39 42
Stouffville, Township of	101 103
Sudbury 5's, City of	101 103
Trenton, Town of	98 102
Weston, Town of	95 100
Windsor, 2 1/2's, 1937, City of	61 1/2 64 1/2
York, Township of	77 83

Municipal quotations are necessarily approximate, there being various coupon rates and maturities.

LETTERS

Financial Editor,
SATURDAY NIGHT

Dear Sir:—In a recent issue, it was stated that the Canadian Pacific Railway, as at which carrying railway, was primarily concerned with the quantity of wheat, and only interested in the quality and price in so far as those factors contributed to the general welfare of the country.

I am inclined to think that the C.P.R. prospers more when the price of wheat is good than when there is merely a big crop. Perhaps the explanation is that when the price is right, there is more two-way tonnage to be hauled.

The prosperity of the Canadian Pacific Railway may be judged on the proportion of net earnings required for payment of fixed charges. Going back to 1917, when the average price of wheat was \$1.94 per bushel (according to the Canada Year Book), it required only 19 per cent. of net earnings of the C.P.R. to pay interest on its funded debt. In 1929, when wheat sold at \$1.05, fixed charges required 27 per cent.; in 1933, with wheat at 49 cents, fixed charges took 90 per cent. of the railway's net income. In 1937, with wheat up to 99 cents, fixed charges required 73 per cent.

Of course, the proportion of funded debt to investment in property also has a bearing. But this has not varied greatly in percentage materially through the years. It was 45 per cent. in 1897, 42 per cent. in 1907, 41 per cent. in 1917, 37 per cent. in 1927 and 43 per cent. in 1937.

These rather cursory studies of mine were in part a result of the remark one often hears that the unification proposals are a C.P.R. effort to get its chestnuts pulled out of the fire. As one interested in C.P.R. stock for many years, I am of the opinion that the percentage of earnings left over for dividends after payment of interest will rise and fall with the quantity, quality and price of wheat on the farms of Western Canada.

Whether unification should be accepted by the Canadian people should be determined, it seems to me, on the point as to whether an efficient railway service can be rendered and whether, through unification, there can be elimination of the heavy deficits resulting from government operation of the other great railway.

SMALL INVESTOR.

GOLD & DIAMONDS

necessary this year and it was anticipated development would be largely in productive areas. Favorable results are expected from the north zone, and in the south zone, where development has so far been confined, stoping has proved the orebodies to be wider than originally estimated and reserves have therefore been kept well up in spite of milling requirements. The mill is now handling from 130 to 145 tons daily and any increase will depend upon reserves. Little expense, however, will be involved in a material addition to the mill, another ball-mill and a few other pieces of equipment would easily see tonnage stepped up to 250 tons daily once conditions warrant such an increase.

The property was brought into production in June, 1937, and while it is now a profitable operator its future prospects could quickly be further enhanced as a consequence of the large amount of exploration now proceeding. Gross production since milling started and up to the end of June, 1938, was close to \$708,000. June production was valued at \$55,442, which was the second highest month yet enjoyed. The operating statement for the period from June 1 to November 30, 1937, showed net bullion recovery of \$330,612, operating costs of \$180,654, leaving an operating profit of \$149,958. After write-offs for depreciation and deferred development a net profit of \$95,172 was shown, which was equivalent to 3.7 cents per share. In the first six months of the current year production of \$317,720 was reported and monthly output is likely to be maintained at approximately \$50,000.

POTPOURRI

H. R. W., Guelph, Ontario. There are several reasons why CANADIAN CELANESE defaulted on its last dividend payment. For one thing, unsatisfactory conditions in the cutting-up trade tend to restrict and make highly competitive the market for dress materials. Also, there have been shifts in styles that have not been helpful to simulated silk material and demand from other quarters has slowed down. Then, too, there continues a high level of taxation, and wages under present regulations have advanced rather than declined. The combination of circumstances has necessitated revision of the company's operating schedules, with production now being held much closer to demand than in the past when practically continuous schedules were adhered to whenever possible. In view of these factors, directors determined to preserve the company's strong cash position, safeguard as much as possible shareholders' equities, and restrict common dividend payments to whatever level earnings may permit. Personally, I think, the stock has merit as an interesting speculation. The company is in a strong financial position, holds the leadership in its field and is under sound management. Poor business conditions over the latter part of 1937 and the early months of 1938 have reduced its earnings, but it is in the fortunate position of being able to make a rapid come-back immediately the trend changes, and I think that over the latter part of 1938 just such an upward trend will be evidenced.

E. G., Grimsby Beach, Ont. I would be inclined to retain your holdings of ADDINGTON MINES as the property is now being prepared for early production. The company is controlled by Consolidated Mining and Smelting Company which in its annual report stated that indicated tonnage above the 500-foot level apparently justified a 200-ton mill. A new vertical shaft, about 700 feet north of the present one and near the site of the proposed mill, is being sunk to 750 feet and this will provide two new levels at 625 and 750 feet. Flat drilling from the 500-foot level has intersected a parallel orebody approximately 200 feet distant. Raises preparatory to stoping have been driven in various levels with good results. Consolidated Mining and Smelting Company has been providing money to carry on development and finances for mill construction will come from the same source.

C. M. E., Victoria, B. C. Personally, I think that PUGET SOUND PULP AND PAPER common is an attractive speculation at present prices of around \$6.75 per share. For the year ended December 31, 1937, net income was shown at \$254,998, with earnings on the common stock equal to 42 cents per share. The financial position was strong with current assets totaling \$649,756 against total current liabilities of \$292,793, making net working capital \$356,963. The company is engaged principally in the business of logging and of manufacturing and selling unbleached sulphite wood pulp. The outlook for companies in this particular field has brightened considerably over the past month or two and should become even more promising during the latter part of 1938. You do not say what other securities comprise your portfolio, but judging from your letter and the number of shares you already hold in this particular security, I do not think I would commit myself further if I were you, despite the stock's speculative possibilities.

F. A., Kingston, Ont. LAKE ST. JOHN 5% debentures are a specific mortgage pledge and charge, subject only to the first mortgage bonds, and are secured by the real and immovable property of the company. The debentures can be regarded only as decidedly speculative. One of the reasons, of course, for the decline in price was the weak market. The main reason, I am inclined to believe, is centred in the fact that the entire output of Lake St. John newsprint is absorbed by the Hearst chain of newspapers in the United States. A sudden economic reversal such as the recent business slump in the United States would greatly curtail the size of newspapers and, consequently, have a direct result upon newsprint sales. This company's contract with Hearst makes it particularly susceptible to business fluctuations. For instance, at the present time, given the prospect of increased government spending in the United States and its attendant effect upon business there, the price of these debentures has risen, marking, no doubt, a market discounting of increased future earnings. Given more evidence of strength in the market and confidence in business, this security should show further moderate appreciation.

M. J. H., Toronto, Ont. Active development operations were suspended at CANADA RADIUM MINES late last year while efforts were proceeding to secure the necessary finances to complete the installation of a milling and recovery unit. The mill building has been completed and the crushing equipment installed, but finances are needed to install the chemical equipment for the extraction of the different elements believed to be in the ore. Eight or nine different elements are reported to have been determined in samples from various sections of the property. Company officials appear confident that the elements are there in commercial quantities and can be profitably extracted. This remains, however, to be proven as I understand the workings have not been completely or systematically sampled, hence the commercial value of the ores still remains to be definitely ascertained.

W. O. N., Toronto, Ont. MATACHEWAN HUB PIONEER MINES is at the present time raising finances with a view to carrying out a diamond drilling campaign to explore a massive sulphide vein, showing a high sulphur content, which has been traced for approximately 1,700 feet. Intensive research work has been carried on for several months in connection with this material and tests are reported to have shown over

40 per cent sulphur, 39 per cent iron, as well as values in gold, silver, molybdenite and manganese. The intention is to concentrate work for the time being on proving the possibilities of this sulphide body from a sulphur standpoint and the company's consulting engineer has spotted the first holes for the diamond drilling campaign. Upon completion of the drilling the company plans to erect a pilot plant capable of carrying on the experimental work on sulphur production and refining necessary to the proper determination of the size and type of a permanent plant. The property, which is in the Matatchewan area, is in a direct line with the Matatchewan Consolidated and Young-Davidson Mines. Considerable surface and underground exploration has been completed and this is said to have shown interesting gold values. On the sulphide vein, which was discovered last year, pits 1,100 feet apart have shown widths of from 5 1/2 to 6 feet, with preliminary diamond drilling indicating a width of 30 feet at a depth of 111 feet, and another body of approximately 29 feet showing in the core from 263 to 292 feet.

L. W. J., Montreal West, Que. I think that WOODS MANUFACTURING COMPANY preferred stock is an attractive speculation hold. As you probably know, Woods Mfg. showed a net loss of \$104,290 in the 1937 fiscal year, as compared with a profit of \$72,647 in 1936. Chiefly responsible for the reduction in earnings were the eight weeks' suspension of operations at the company's Empire Mills, with resultant loss in business, the heavy inventory write-off necessitated by the dropping of prices in the final quarter, and the reduced efficiency which came as a strike aftermath. Business of the company was well maintained in the first nine months, according to the official reports, but the final quarter saw volume shrink abnormally. On the balance sheet, current assets of \$1,680,186 compared with \$1,489,254 in the previous year, the increase reflecting principally the expansion in inventory. Net working capital at \$975,466 compares with \$1,109,130. Bank loans of \$290,000 compare with \$26,000 in 1936. During 1937 the company completed the major portion of its program of plant modernization and betterment, the year's expenditures on this account being \$172,156. Effects of this program, the balance of which will be completed shortly, should be felt in future operating results. Personally, I think there is little possibility of a resumption of dividends on this stock for some time in view of the company's desire to build up increased reserves of liquid assets.

H. H., Hamilton, Ont. Yes, the current price of RENO GOLD MINES' shares appears low, when one considers that dividends at the rate of 12 cents a year are being paid, and is due to the uncertain ore position of the property. The outlook for the company is therefore dependent on the tonnage of new ore which can be developed. While the company has a strong treasury position it cannot be expected to indefinitely continue the present dividend disbursement unless greater success rewards the search for new ore. Shareholders were informed at the annual meeting last October that ore reserves were about sufficient for a year at the prevailing rate of production and earnings each month had been ample to take care of expenses and dividends. Production in June of \$55,000 compared with \$65,025 in May, and \$65,021 in April, the decline in June being attributable to lower tonnage milled, owing to the large amount of development being carried out. Encouragement is reported from development of the Donnybrook vein which parallels the Reno vein from which all production has been taken to date.

W. H. E., Ottawa, Ont. Selling currently at 74-76, MONTREAL TRAMWAYS 5% bonds, due 1959, are yielding approximately 6.7% and I think I would be inclined to hold. The "situation" to which you refer in your letter is the increase of over \$7,000,000 in the value of the poles, wires, conduits, and other immovables of this company. At the last valuation made by the city assessors' valuation of immovables was placed at \$3,694,337. The Board of Revision has fixed the new valuation at \$11,014,780. This increase in assessment has been appealed by the company, but as yet no decision has been handed down. It was estimated that the increased assessment, if upheld by the court, would mean an addition in municipal taxation of \$210,000 per annum. This amount represents exactly \$3 per share on the 70,000 shares of capital stock outstanding. As I have said, I would be inclined to hold my bonds for while this increased taxation may drastically affect the junior securities of the company, I do not see that the position of the bonds would be adversely influenced.

L. T. C., Amherst, N.S. The new ore shoot at the 700-foot level at NAYBOB GOLD MINES has been extended to a length of 175 feet with both east and west faces showing considerable visible gold, and raising has been carried up a vertical distance of 60 feet in the orebody with good assays reported all the way. A station has been cut for a winze close to the new ore and sinking is expected to commence shortly. The mill has been operating for 30 days at about 20 tons daily to establish the average grade of ore and when the final clean-up is made it is expected over 700 ounces will be obtained. Some 500 ounces of gold have been recovered to date and the grade indicated is better than an ounce per ton. It is stated that gold recovery on millfeed from the new ore is sufficient to meet current operating expenses. Mill capacity is to be increased to 150 tons daily and the addition is expected to be completed within two or three months' time. Ore reserves last November were estimated at 479,000 tons.

L. J., Lambton Mills, Ont. BRITISH-AMERICAN OIL'S prospects for 1938 continue relatively satisfactory, with consumption of petroleum products in Canada likely to be at least as great as in 1937. Because of somewhat narrower margins, however, full year earnings from Canadian operations may fall moderately below the \$1.30 a share reported for last year, when the company's sales of gasoline and other products were at the highest point in its history. Profits of the American subsidiary—British-American Oil Producing Company—should hold at relatively favorable levels, since current indications favor the maintenance of both crude production and prices. Dividends to the parent company, however, will probably be limited, because of the need of additional capital for development purposes. Payments of the subsidiary from 1937 earnings, which were not made until 1938, equalled 15 cents a British-American share. Continuation of the fairly liberal dividend policy of the parent company is expected.

C. A. B., Montreal, Que. Property of ALLIED GOLD MINES was acquired in 1932 by Miller Independence Mines (1924) Ltd., for 1,000,000 shares, and in 1936 a bankruptcy order was granted. W. D. Cuthertson, Timmins, Ont., was appointed custodian.

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MINES
BY J. A. McRAE

MACLEOD-COCKSHUTT has reduced operating costs to approximately \$4.50 per ton, or a little less than 50 per cent. of the gross recovery. Meantime, operations at the 500 ft. level are opening a big shoot of ore carrying \$18 in gold per ton. The width is 12 ft. over a length of close to 300 ft. so far disclosed.

Preston East Dome has opened some particularly rich ore at the 550 ft. level. For a length of close to 100 ft. the average in the rich pay streak has been over two ounces of gold to the ton. This shoot will reflect itself upon the average grade available in the mine, heretofore estimated at around \$9 to the ton.

McIntyre-Porcupine continues to add to the length of ore in sight in the work north of the main shaft at 3,875 ft. in depth. The width is 12 ft. The average values are \$26 per ton for a length of close to 250 ft. exposed at the time of writing.

Copper producers are viewing the future with confidence. With the metal now bringing a price of between 10 and 11 cents per lb., the margin of net profit is reflecting itself on company treasuries.

Beattie Gold is producing an average of a little more than \$200,000 every 30 days. Operating profit has risen to over \$90,000 per month.

Bralorne recovered an average of \$19.51 per ton from ore milled during the first half of 1938 as compared with \$16.03 in the first half of 1937. Production this year has averaged close to \$10,000 per day.

Upper Canada Mines reports an average of over one ounce of gold per ton over a width of four ft. in the raise recently completed from the 250 ft. level to surface.

New Golden Rose, near Temagami, produced \$203,731 in gold during the first half of 1938, milling 20,754 tons of ore. The average recovery has recently risen to \$12 per ton.

Kerr-Addison has brought operations up to a rate of 20,000 tons of ore per month. Costs are running approximately \$70,000 per month, while operating profit is indicated to be a little over \$2,000 per day.

Gold production throughout the world is now well established at a rate of more than one billion dollars annually. The output for the 61-day period, May and June, reached 5,086,000 fine ounces, with a value of \$178,000,000, without including the Russian production.

Business has always boomed during the past in periods of large gold production. The output of the metal at present is such an enormous increase above any former period that if history is to repeat itself the world is on the eve of the greatest business expansion ever known.

Falconbridge Nickel Mines is handling ore at an average rate of 475,000 tons annually. Production is at a rate of close to 17,000,000 lbs. of refined nickel a year, and over 8,000,000 lbs. of copper. With nickel valued at 33 cents and copper at 10 cents, this would represent a gross of \$5,600,000 in nickel and \$800,000 in copper, for

Montreal is of outstanding importance in the industrial, commercial and financial life of the Dominion. Security of City of Montreal Bonds is based on this diversified business activity, the wealth of the community, and the City's resultant taxing power.

a total of \$6,400,000 a year. With ore resources of not far under \$100,000,000 indicated, and with current work revealing ore in greater volume than that being taken out, the Falconbridge now stands among the more important mining, smelting, and refining enterprises in Canada.

Falconbridge Nickel has reached a stage important enough to justify early consideration of erection of a refinery in North America. It would not come as a surprise to learn of important steps in this connection in the not very distant future.

Elmos Gold Mines has completed sinking to 350 ft. in depth and will start crosscutting immediately at the 315 ft. level.

Young-Davidson is handling 960 tons of ore daily. Output in the first half of 1938 was \$596,760, showing an operating profit of \$178,000.

Argosy Gold Mines may be brought into operation again, under a plan whereby a new company will be formed with arrangements to issue one new share for five of the old.

Gold mines in the province of Ontario produced \$47,067,000 during the first half of 1938. This compares with \$43,000,000 produced in the first half of 1937. All signs point toward still further increase during the last half of 1938.

Data gathered exclusively for SATURDAY NIGHT indicates that the gold mines of Ontario will be producing at a rate of \$100,000,000 a year before the end of 1938.

The province of Ontario is alone producing approximately 10 per cent. of the gold output of the world.

OIL

(Continued from Page 18)

operators expect it will hit the lime in about another 150 feet. Mercury Royalties is now on the separator but officials say it is too early to give an estimate of the well's possible production. Brown 5 is drilling at 4,687 feet in the Upper Benton, West Turner No. 3 is at 3,930 feet.

York is at 6,600 feet in the Lower Blaimore. Consolidated is at 6,988 feet in the Lower Blaimore. Davies 4 is at 4,345 feet, having hit the Cardium at 4,234 feet. East Crest is rising rotary. Home 2 is at 4,729 feet.

Home Brazeau is running 10-inch casing to the bottom of the hole, which is at 4,500 feet. Phillips Pete is at 7,345 feet in the Upper Blaimore. Producers Crude is at 3,588 feet. Richwell is at 3,748 feet. Sunset No. 2 is at 6,606 feet in the Lower Blaimore.

Brown Oil annual meeting approved the directors' report and elected the following directors: Hon. R. J. Manion, S. J. Bird, H. A. Howard, R. A. Brown, Sr. and R. A. Brown Jr., the latter replacing L. H. Fenerty, K.C., on the board. The authorized capital, of the common shares, was increased from 2,000,000 to 3,000,000 shares.

Common Oil shareholders at the annual meeting, last week, reduced the number of directors from seven to five. Directors elected were D. J. Young, F. F. Reeve, G. J. McKay, E. B. Allan and G. T. Wright. The Common Oil No. 1 well is drilling at 3,157 feet. Shares issued are 1,070,000, of which Commonwealth Pete own approximately 800,000.

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Concerning Insurance

SOUND PROGRESS

Life Insurance in Canada as a Whole in Strong Financial Position; Public Well Protected

BY GEORGE GILBERT

GOVERNMENT figures in the Abstract Report of the Dominion Superintendent of Insurance, recently issued, show that the net amount of new life insurance effected in this country last year in Dominion registered companies was \$672,794,298, of which \$37,538,390 was group insurance, as compared with \$618,264,819, of which \$24,703,673 was group, in 1936.

At the end of 1937 the total net amount of life insurance in force in Canada in these companies was \$6,542,786,202, as compared with \$6,403,037,477 at the end of 1936, showing an increase for the year of \$139,648,725. The increase shown in life business in force would have been considerably greater but for the transfer of \$75,310,229 of insurance in force to annuities, the amount representing mainly contracts providing for combined insurance and annuity benefits or options.

Of the total new life insurance effected in Canada last year, \$419,203,401 was issued by the Canadian companies, \$18,609,592 by the British companies, and \$234,981,305 by the United States companies. Of the total net amount in force in this country at the end of 1937, \$4,305,806,010 was in Canadian companies, \$137,849,456 in British companies, and \$2,099,130,736 in United States companies.

A noticeable decrease was effected last year in the amount of life insurance lapsed in this country, the amount lapsed in 1937 being \$205,809,437, or 30.03 per cent. of the gross new business issued, as compared with \$220,134,818, or 34.90 per cent., in 1936. There was also a reduction in the amount of life insurance surrendered, the total amount surrendered last year being \$228,211,415, or 33.30 per cent. of the gross new business effected, as compared with \$259,578,425, or 41.15 per cent., in 1936.

LAPSED and surrendered policies in 1937 totalled \$434,020,852, or 63.33 per cent. of the gross new business effected, as compared with \$479,713,243, or 76.05 per cent. in 1936, and \$535,496,736, or 81.42 per cent., in 1935. There is no doubt that the serious efforts of the companies in recent years to cut down the high lapse and surrender rates are beginning to bear fruit.

Fraternal life insurance also showed an increase in Canada last year. The total amount of new certificates issued in this country by the Canadian fraternal societies under Dominion registry was \$10,490,378, as compared with \$7,343,950 in 1936, while the amount issued by foreign societies in Canada last year was \$5,943,093, as compared with \$5,350,134 in 1936.

At the end of 1937 the total amount of certificates in force in these Canadian fraternal societies was \$108,776,766, as compared with \$103,673,283 in force at the end of the previous year. The total amount in force in Canada in foreign fraternal societies at the end of 1937 was \$65,607,329, as compared with \$64,912,851 in force in Canada at the end of 1936.

Thus the total amount of life insurance in force in Canada in Dominion registered fraternal societies at the end of 1937 was \$174,383,095, as against a total of \$168,586,134 in force at the end of 1936, showing an increase for the year of \$5,796,961.

Life insurance claims paid by the Canadian fraternal societies in Canada last year totalled \$2,497,722, while the amount paid by the foreign fraternal societies in Canada was \$1,112,877, making a total of \$2,610,599 paid in life insurance claims in Canada by these societies in 1937. Canadian fraternal societies received \$1,774,014 in life insurance premiums in Canada last year, while the foreign fraternal societies received \$1,446,716, a total of \$3,220,730.

SICKNESS claims paid in Canada last year by the Canadian fraternal societies amounted to \$289,386, while the amount of sickness claims paid by the foreign fraternal societies in this country was \$147,499, a total of \$436,885. Sickness premiums received in Canada by the Canadian fraternal societies amounted to \$272,598, while the foreign societies received \$142,998, a total of \$415,596.

At the end of 1937 the total admitted assets of the Canadian fraternal societies in and out of Canada were \$81,751,401, while their total liabilities, including reserves on certificates in force, were \$71,838,759, showing a surplus of \$9,912,642 over reserves and all liabilities, which indicates the strength of the financial position of the Canadian fraternal societies operating under Dominion registry.

Total admitted assets in Canada of the foreign fraternal societies at the end of 1937 were \$7,814,656, while their total liabilities in this country amounted to \$11,461,215, showing an excess of liabilities in Canada over assets in Canada of \$3,646,559. On certificates issued in Canada prior to January 1, 1920, foreign fraternal societies are not required by law to maintain a deposit with the Government equal to the reserves on such certificates, but they must maintain a Government deposit at least equal to the reserves on all certificates issued in Canada since that date.

TOTAL admitted assets of the Canadian life insurance companies at the end of 1937 were \$2,135,380,240, while their total liabilities except capital amounted to \$2,068,187,418, showing a surplus as regards policyholders of \$67,192,822. This surplus is arrived at by excluding from the liabilities the paid up capital and by including in the liabilities the provision for profits to policyholders voluntarily treated by the companies as liabilities. As the paid up capital of

the companies amounted to \$11,141,228, there was thus a net surplus of \$6,068,192 over capital, policy reserves, contingency reserves, provision for profits to policyholders, and all liabilities. This indicates the exceptional strength of the financial position of the companies as a whole, and the security afforded holders of their contracts.

Total admitted assets in Canada of the British life companies at the end of 1937 were \$69,140,746, while their total liabilities in Canada amounted to \$38,505,505, showing a surplus in this country of \$30,635,241 over policy reserves and all liabilities, which indicates the ample protection furnished their policyholders in Canada.

Total admitted assets in Canada of the United States life companies at the end of 1937 were \$497,117,054, while their total liabilities in this country amounted to \$443,188,936, showing a surplus in Canada of \$53,928,118 over policy reserves and all liabilities in Canada, and indicating the ample security afforded their Canadian policyholders.

Payments to policyholders and their beneficiaries in Canada last year by the Canadian, British and United States life companies totalled \$152,929,995, of which \$44,468,793 was paid in death claims, \$14,901,073 in matured endowments, \$3,241,662 in disability claims, \$28,221,719 in dividends to policyholders, \$3,763,805 in payments to annuitants, \$1,043 in sinking fund payments, and \$58,331,900 in surrender values.

HALF YEAR SHOWS 22.6 PER CENT. DROP IN U.S. LIFE INSURANCE SALES

NEW life insurance in the United States for the first six months of this year was 22.6 per cent. less than for the corresponding period of 1937. The amount for June was 27.5 per cent. less than for June of last year.

This was revealed in a report forwarded by the Association of Life Insurance Presidents to the United States Department of Commerce. The report summarizes the new paid-for business—exclusive of revivals, increases and dividend additions—of 40 companies having 82 per cent. of the total life insurance outstanding in all United States legal reserve companies.

For the first half of the year, the total new business of these companies was \$3,684,769,000 against \$4,761,267,000—a decrease of 22.6 per cent. New Ordinary insurance amounted to \$2,345,497,000 against \$3,005,207,000—a decrease of 22.0 per cent. Industrial insurance was \$1,339,272,000 against \$1,756,060,000—a decrease of 23.7 per cent. Group insurance was \$232,089,000 against \$379,902,000—a decrease of 38.9 per cent.

For June, the total new business of the 40 companies was \$597,773,000 against \$824,470,000—a decrease of 27.5 per cent. New Ordinary insurance amounted to \$382,385,000 against \$512,496,000—a decrease of 25.4 per cent. Industrial insurance was \$170,312,000 against \$224,113,000—a decrease of 24.0 per cent. Group insurance was \$45,076,000 against \$87,861,000—a decrease of 48.7 per cent.

LUTHERAN MUTUAL LIFE REGISTERED

A DOMINION certificate of registry was issued on July 16 to the Lutheran Mutual Life Insurance, authorizing it to transact in Canada the business of life insurance and disability insurance, in respect of policies issued by the Lutheran Mutual Life Society prior to January 1, 1938. John Popp, Winnipeg, is chief agent for Canada.

Lutheran Mutual Aid Society, with head office at Waverly, Iowa, commenced business in 1879, and has been operating in Canada under Dominion registry since 1929. It has been regularly licensed in this country as a fraternal benefit society, with a Government deposit at Ottawa of \$72,842 for the protection of Canadian policyholders exclusively.

HAMILTON MANAGER OF MONARCH LIFE

GEORGE F. French, C.L.U., has been appointed Manager of the company's Hamilton Branch, according to the announcement by G. C. Cumming, General Manager of the Monarch Life Assurance Company.

Mr. French previously managed the Central Ontario Branch of the company since its inception early last fall, and he brings to his new appointment in Hamilton a wide experience gained over a number of years as Agent, Supervisor and Manager.

BRITISH ACTUARIES TO VISIT CANADA

IT IS announced that a group of British actuaries who have accepted an invitation to be in New York City at the time of the joint convention of the Actuarial Society of America and the American Institute of Actuaries, to be held October 5, 6 and 7, will visit Canada before proceeding to New York.

Among those who have signified their intention of coming are Sir William Elderton, actuary and manager of the Equitable Life Assurance Society, oldest life insurance company in the world. Wm. Penman, of the Atlas Assurance, also intends to make the journey. He is one of the outstanding actuaries in England and is well known in Canada. So far, about twenty English and Scot-



R. M. WILLES CHITTY, K.C., senior member of the firm of Chitty, McMurtry, Ganong and Wright, who was appointed a director of The Western Life Assurance Company, the head office of which was moved from Winnipeg to Hamilton, Ontario, on April 1st of this year.

—Photo by Associated Newspaper Services.

ish actuaries have indicated that they will come.

The general committee of arrangements for the visit, appointed by the two actuarial societies on this side of the water, has Dr. Arthur Hunter (vice-president and actuary of the New York Life), as chairman. On the committee also are the president of the Actuarial Society of America (R. D. Murphy, of the Equitable Society), and the president of the American Institute of Actuaries (Victor R. Smith, of the Confederation Life). Other members of the committee include Arthur B. Wood (Sun Life), and J. G. Parker (Imperial Life).

Announcement has been made that the party from the other side will land in Quebec on the Duchess of Bedford. At Montreal the visitors will be entertained by the Sun Life and in Toronto they will be guests of the Canadian Life Insurance Officers' Association. They will visit Niagara Falls and Washington before proceeding to New York.

WESTERN UNDERWRITERS ELECT OFFICERS

AT THE recent annual meeting of the Western Canada Insurance Underwriters Association, held at Minaki, the following officers were elected for the ensuing year: N. J. Black, Commercial Union, president; P. A. Codere, St. Paul Fire, vice-president, fire branch; C. McE. Nicholls, Prudential, vice-president, automobile branch. Executive committee: J. A. Dowler, Canadian Fire; S. N. Richards, Liverpool & London & Globe; W. E. Meikle, Law Union & Rock; C. E. Chandler, British America; A. C. Ruby, Eagle Star; E. P. Whitrow, Dominion of Canada; W. J. Scrimmes, Hartford; R. P. Simpson, Sun.

A pleasant event was a presentation by the president to V. D. Hurst, manager of the Association, of a wrist-watch in recognition of having completed 25 years of continuous service.

An important announcement was made in respect to extension of the jurisdiction of the Association to include casualty insurance. During the past year the companies interested in this class of business, including all non-conference members, had been co-operating in the necessary arrangements which were completed and approved by the members present.

INCREASE IN BUSINESS OF CONFEDERATION LIFE

NEW business of Confederation Life Association for the first six months of 1938 is 11% greater than for the similar period of 1937, according to C. D. Devlin, general superintendent of agencies. The six months are the best of any period since the first half of 1931, he stated, pointing out that June production was the best of any month since June, 1931.

Insurance in force with Confederation Life at the end of June was \$418,286,726—a new high mark. Gains were shown in Ontario, Quebec, Nova Scotia, Prince Edward Island, Manitoba, British Columbia and Alberta, as well as in Great Britain, Cuba and Central America.

"The fact that our business shows a marked increase in so many countries, seems to indicate that world conditions, as well as Canadian business, are definitely on the upgrade," pointed out Mr. Devlin.

TOTAL OF SIX MONTHS SALES \$150,049,000

OVER \$190,000,000 of new ordinary life insurance was sold in Canada and Newfoundland during the first six months of this year, according to returns compiled by the Life Insurance Sales Research Bureau and given out by the Canadian Life Insurance Officers' Association.

Detailed sales by provinces, based on returns by 18 companies having 87 per cent. of the total insurance in force, exclusive of group and wholesale insurance, annuities, pension bonds without insurance, reinsurance, revivals, etc., were as follows:

British Columbia, \$15,151,000; Alberta, \$7,592,000; Saskatchewan, \$4,290,000; Manitoba, \$10,453,000; Ontario, \$86,751,000; Quebec, \$7,794,000; New Brunswick, \$4,765,000; Nova Scotia, \$7,511,000; Prince Edward Island, \$707,000; Newfoundland, \$2,035,000; Total, \$150,049,000.

Sales by provinces for the month of June totalled \$35,120,000 as follows: British Columbia, \$2,790,000; Alberta, \$1,361,000; Saskatchewan, \$851,000; Manitoba, \$2,227,000; Ontario,

The Wawanesa Mutual Insurance Company

Canada's Largest Fire Mutual

A leading All-Canada Company — in volume; in strength; and in service to "select" property-owners and agents.

Home Office, Wawanesa, Man. Eastern Office: York and Harbour Sts., Toronto. Branches in Vancouver, Edmonton, Saskatoon, Winnipeg, Montreal, Moncton.

FIRE, WINDSTORM, AUTO, CASUALTY



ABSOLUTE SECURITY
 W. R. HOUGHTON, MANAGER

United States Fidelity & Guaranty Company TORONTO

THE OLDEST INSURANCE OFFICE IN THE WORLD



ROBERT LYNCH STALLING, Manager for Canada

EVERYONE NEEDS THE SUN

\$16,246,000; Quebec, \$8,938,000; New Brunswick, \$824,000; Nova Scotia, \$1,425,000; Prince Edward Island, \$105,000; Newfoundland, \$353,000; Total, \$35,120,000.

INSURANCE INQUIRIES

Editor, Concerning Insurance,

As a subscriber to your paper I would appreciate your advice with regard to my Life Insurance problem.

I am now 38 years of age, married and have one child age 7. I am a medical doctor in a small country town and in consequence my income varies from year to year. At the present time I have the following Insurance in force—

Amt.	Type	Date Issued
1. \$2,000	Life	March 1926
2. \$5,000	Life	Nov. 1928
3. \$3,000	Life	May 1929
(with profits)		
4. \$5,000	20-pay	Dec. 1930

This gives me protection only. I would like to alter this in some manner in order to have something definite in later life.

The following propositions have been put to me by an agent of a well-known company:

(a) \$5,000 Pension Bond, with profits, Premium \$278.55 maturing at age 60 (22 premiums). Guaranteed cash surrender value at age 60 of \$7,230 or \$50 pension per month for life or two other options. \$5,000 death benefit or cash surrender value, whichever is greater.

(b) \$10,000 Pension Bond with profits, Premium \$397.10, maturing at age 65 (27 premiums). Guaranteed cash surrender value at age 65 of \$12,450 or \$100 pension per month for life or two other options. \$10,000 death benefit or cash surrender value whichever is greater.

Profits in either case can be used to reduce premiums or can be left to accumulate.

If I leave my present insurance as it is, and take on (a) I will have \$20,000 coverage, total annual premium of \$638.10 and at age 60 an income of \$50 per month.

My idea is to surrender Policies No. 1 and 2 as listed, for their commutation value.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber and by a stamped, self-addressed envelope.

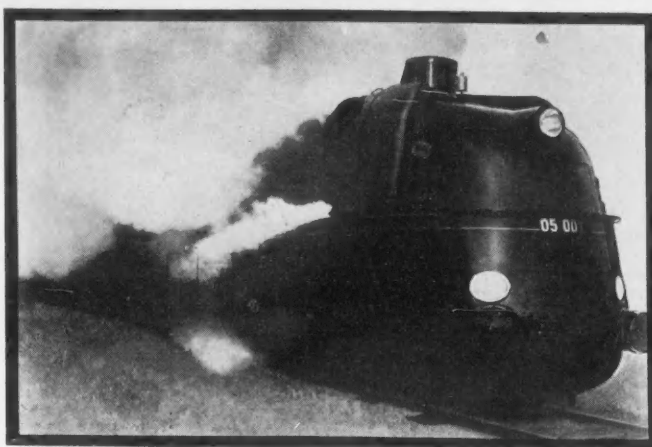
Each letter of inquiry should refer to one subject only. If information on more than one subject is desired the sum of fifty cents must be sent with the letter for each additional question. Inquiries which do not fit the above conditions will not be answered.

Federal Fire Insurance Company of Canada

— FIRE — — BURGLARY —
— PLATE GLASS — — LIABILITY —

HEAD OFFICE - TORONTO
AN ALL CANADIAN COMPANY

COL. THE HON. H. A. BRUCE, M.D. H. BEGG
PRESIDENT MANAGING DIRECTOR



"MIT STROMLINIENVERKLEIDUNG," or, streamlined. One of the new engines in use on the state-owned German railways. These engines, even more radical in design than the English and American types, are doing much to make the German system one of the most efficient and comfortable in the world.

Both the Assured and the Agent benefit by association with

The Casualty Company of Canada

HEAD OFFICE TORONTO

Everything but Life Insurance—Agency Correspondence invited.

GEORGE H. GOODERHAM, President. A. W. EASTMURE, Managing Director.

Insure AT COST! FIRE, TORNADO and SPRINKLER LEAKAGE INSURANCE

MILLOWNERS MUTUAL FIRE INSURANCE CO.

20% to 30% DIVIDENDS AT STANDARD RATES

CANADIAN HEAD OFFICE: HAMILTON, ONT.

World's Welcome

TO CANADIAN PRODUCTS

is bringing New Markets

TO OUR DOOR

Every Canadian is vitally interested in any movement or plan which will increase the prosperity of our country as a whole, and which will eventually work out to the benefit of each one of us.

The Department of Trade and Commerce with its Trade Commissioners located in strategic points throughout the world; its Exhibition offering opportunity to display Canadian products in International Exhibitions; and its many and diverse services rendered to Canadian Business has steadily advanced the volume of our exports until today Canada ranks fifth in the list of exporting nations of the world.

This world's welcome to Canadian products is bringing increased markets to our door. Every dollar spent by these nations in the purchase of Canadian products is a dollar in the pockets of Canadians.

The success of the efforts of the Department of Trade and Commerce is of outstanding interest to all Canada, and the outstanding results obtained in widening the channels of Canada's trade will have, and is having, a direct bearing on the general prosperity of our country.

T.C. 373M

DEPARTMENT OF TRADE AND COMMERCE

Ottawa J. G. PARMELEE DEPUTY MINISTER

bin cash value of \$823 and in their place take proposition (b). This will give me \$18,000 protection and \$100 per month at age 65, with a total annual premium of \$641.15.

Some years it will be a strain to meet these premiums but I feel that it can be done.

—G. N. J., New Carlisle, Que.

In view of the facts as stated in your letter, I would not advise you to surrender policies Nos. 1 and 2 in order to take up proposition (b), as you are getting better value for the money in the way of insurance protection, which you in all probability will still be in need of for another fifteen or twenty years or perhaps longer, under your old policies than you could possibly get under any kind of new policy issued by any company.

But if you feel you can finance proposition (a) without sacrificing the values being built up in your old policies, there is no reason why you should not take up the \$5,000 Pension Bond proposition.

Should the time arrive, say at age 60 or 65, or when insurance is no longer required for protection of dependents, that would be the best time to utilize the cash values of your life insurance policies for the purpose of providing additional income for yourself or for yourself and wife or for any other purpose which best meets your needs at that time.

But as long as family protection is required it does not pay to cash in old policies for the purpose of acquiring a Pension Bond or any other kind of policy, as the cash values under old policies are increasing at a greater proportionate rate than the cash values would increase under any kind of new policy. That is why, if any policies have to be sacrificed at any time, it is advisable to hold on to the old policies and let go of the most recently acquired ones, unless the later contracts have more valuable provisions in them, such as the old disability clause, for example.

Editor, Concerning Insurance:

As a subscriber to your paper, I would appreciate you giving me as much information as possible regarding the relative merits of contracts issued by any of the ordinary Life Insurance Companies in comparison with investment trust contracts, having due regard to financial strength.

It has been represented to me that a much higher yield would be experienced in these "Trusts" and that the protection element can be more advantageously taken care of by Term Insurance.

—J. L. H., Vancouver, B.C.

We have no way of judging the future but by the past, and in the past neither investment trusts nor Term Insurance have provided a satisfactory method of making provision for one's dependents and for one's own old age. Term Insurance provides only temporary protection, while what is needed in the great majority of cases is protection for the whole of life. Income from investment trusts is problematical, and the returns from investment trusts in many cases in the past have dropped to the vanishing point or near it, while the guaranteed values under ordinary life, limited payment life and endowment policies have always been paid in the past one hundred cents on the dollar. The reason is that legal reserves must be maintained at all times by the life insurance companies sufficient to pay these guaranteed values and yearly inspection by the Dominion Government Insurance Department of the assets and liabilities of the companies makes sure that the securities and other assets have sufficient value to take care of all liabilities in every respect. There is no such valuation of the liabilities of investment trusts and of the sufficiency of their assets to meet them.

Editor, Concerning Insurance:

Would you be kind enough to inform me whether or not the Mutual Benefit Health and Accident Association with head office in Toronto is a safe company to insure with and how their rates compare to other companies for similar insurance.

—K. S. A., Toronto, Ont.

Mutual Benefit Health and Accident Association, of Omaha, Nebraska, with Canadian head office at Toronto, has been in business since 1910, and has been operating in Canada under Dominion registry since December 11, 1934. It is regularly licensed in this country, and has a deposit with the Government at Ottawa of \$300,000 for the protection of Canadian policyholders exclusively.

At the end of 1937 its total assets in Canada were \$247,136.15, while its total liabilities in this country amounted to \$163,683.42, showing a surplus here of \$83,452.73. Since the beginning of the present year it increased its Government deposit from \$237,000 to \$300,000, thus further increasing the protection of its Canadian policyholders. All claims are readily collectable, and the Association is safe to do business with.

Its premium rates are low for the

benefits offered. Under its Business and Professional Men's Policy, the clause covering total accident disability benefits for life reads: "If such injuries, as described in the insuring clause, do not result in any of the above mentioned specific losses but shall wholly and continuously disable the insured for one day or more, and so long as the insured lives and suffers said total loss of time, the Association will pay a monthly indemnity at the rate of \$50 per month for the first fifteen days and at the rate of \$100 per month thereafter."

The clause covering confining illness benefits for life reads: "The Association will pay for one day or more, at the rate of \$50 per month for the first fifteen days and at the rate of \$100 per month thereafter for disability resulting from disease, the cause of which originates more than thirty days after the effective date of this policy, and which confines the insured continuously within doors and requires regular visits therein by legally qualified physicians; provided said disease necessitates total disability and total loss of time."

The non-cancellable clause reads: "This policy may not be terminated at any time during a term for which the premium has been paid by the insured and accepted by the Association." That is, if a yearly premium has been paid and accepted by the Association, the policy cannot be cancelled during the year, and if a quarterly premium has been paid and the money accepted by the Association, the policy cannot be cancelled during the quarter year.

At December 31, 1937, the total assets of the Association were \$6,050,544.26, and it had a surplus over all liabilities of \$500,000.00, besides a reserve for contingencies of \$750,000.00, and an unearned premium reserve of \$1,672,667.87 on the New York basis.

Editor, Concerning Insurance:

Please give us what information you can re the Home Assurance Company of Canada.

They have offered insurance here 50% below that of Board Companies. Are they a reliable company to insure with? Have they a Government deposit?

—M. A. G., Kelowna, B.C.

Home Assurance Company of Canada, with head office at Calgary, Alberta, was incorporated in 1918 and commenced business in 1923. It is a stock company, with an authorized and subscribed capital of \$500,000, of which \$60,632 is paid up. It operates under Provincial charter and license and not under Dominion charter and registry.

It is licensed in Alberta, Saskatchewan and British Columbia, and has a reciprocal deposit with the Government of the Province of Alberta of the par value of \$70,866.66 and the book value of \$66,402.22 for the protection of policyholders. The deposit consists of: Province of Alberta debentures of par value of \$31,500 and book value of \$29,380; Province of British Columbia debentures of par value of \$17,000 and book value of \$16,957.50; Province of Saskatchewan debentures of par value of \$14,500 and book value of \$12,430; City of Calgary debentures of par value of \$4,866.66 and book value of \$4,834.72; and Province of Alberta savings certificates of the par and book value of \$3,000.

Its total admitted assets at the end of 1937, according to its financial statement filed with the Alberta Insurance Department, were \$215,173.39, of which \$156,664.91 consisted of bonds and debentures, while its total liabilities except capital amounted to \$73,808.53, showing a surplus as regards policyholders of \$141,364.86. As the paid up capital amounted to \$60,632.00, there was thus a net surplus of \$80,732.86 over capital, reserve and all liabilities.

It transacts fire, automobile, accident and sickness, and plate glass insurance, and the net premiums written in 1937 amounted to \$163,796.83, while the net premiums earned were \$159,239.08. Losses and expenses totalled \$154,050.20, so that the underwriting profit was \$5,188.88.

Where any such substantial reduction in Board rates as 50% is offered, it is advisable to look well into the coverage afforded under the policy before accepting it.

Both the Agents and the Insured are pleased with the Service of this old, Reliable Company.

UNION INSURANCE SOCIETY OF CANTON LTD

ASSETS \$30 MILLIONS

HEAD OFFICE FOR CANADA—TORONTO

COLIN E. SWORD, Manager for Canada
J. W. BINNIE, Associate Manager (Montreal)

Buy **SECURITY and PROMPT ADJUSTMENT** with these **Timely Policies**

Protection for Many Specific Needs

The Summer season calls for specialized insurance coverage. If you are traveling anywhere, a "Personal Effects" Floater Policy protects against all contingencies—baggage, jewellery, furs, guns, cameras, sporting equipment are all covered economically by specific Great American policies. The policies shown give some idea of the scope of this organization. Discuss your needs with a Great American agent.

GREAT AMERICAN INSURANCE CO.
ROCHESTER UNDERWRITERS AGENCY
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Great American
Group of Insurance Companies
New York

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COUNTY FIRE INSURANCE CO. OF PHILADELPHIA

HEAD OFFICE FOR CANADA: 465 ST. JOHN STREET, MONTREAL
ADAM McBRIDE, Manager TORONTO
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NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$7,275,200.96
A. & J. H. STODDART, General Agents

90 JOHN STREET NEW YORK CITY

RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA
H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS

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FRANK R. FAIRWEATHER & Company, ST. JOHN, N. B.

MAKE YOUR FIRE INSURANCE

pay you dividends . . .

Last year \$1,291,497 was returned to our policyholders. May we tell you how you may participate in these dividends in 1938? Write or telephone our nearest office.

NORTHWESTERN MUTUAL FIRE ASSOCIATION
NON-ASSESSABLE POLICIES ASSETS \$7,683,067



YOUR MONEY BACK!

MARLIN on a razor blade means the finest money can buy—or your money back! It's the Swedish steel, special honing, super-keen sharpness, rigid inspection which give you more and smoother shaves. And remember, Marlin blades are backed by the makers of fine guns, since 1870. Try a package today at our risk! At your dealer or from NORMAN S. WRIGHT & CO., LTD., distributors, Toronto.

12 HIGH-SPEED MARLIN BLADES 25¢

CROWN LIFE INSURANCE COMPANY
Established 1906 Home Office Toronto

Guarantee Today's Plans for your Children's Tomorrows

TORONTO MAIN DIVISION, 59 YONGE ST.,
G. F. CRUM, C.L.U., MANAGER

CANADA LIFE APPOINTMENTS

L. K. FILE
ActuaryW. J. BEATTIE
Assistant to the PresidentE. C. GILL
TreasurerR. J. TRENOUTH
Superintendent

Executive appointments recently announced by the Canada Life Assurance Company include the officers shown above. Mr. File, who is now the company's actuary, has been associate actuary since 1924, and during his 30 years with the company has established a brilliant record. Mr. Beattie, as a member of the legal firm of McCarthy & McCarthy, did much of the general legal work for the Canada Life before being appointed executive assistant three years ago. Mr. Gill

had been an assistant treasurer since 1930, and previously had been assistant actuary. He joined the company only fifteen years ago, immediately on graduation from university. Mr. Trenouth became the first representative in the company's Toronto City branch back in 1918. Appointed manager at Windsor in 1922, he became western supervisor in 1929 and an assistant superintendent in 1930. He will now be associated with Mr. R. G. McDonald as superintendent.

PROBLEMS IN TRANSPORT ACT

Will Granting of Preferential Rates to Shippers Give Rise to New Sectional Differences and Jealousies?

BY JOHN R. HENDERSON

REPORTS from Ottawa indicate that the Agreed Charges Provisions of the new Transport Act will probably be proclaimed in September. It is an experiment that will be observed with interest, not unmixed with apprehension, by the public generally as well as by shippers and carriers, since the interest of the average citizen in freight rates is as direct as his interest in taxes, both taxes and transportation charges being hidden in the cost of every article he buys.

The principle of allowing the railways to bargain with shippers on freight rates is new to this continent, although it has been admitted in Great Britain. In fact, the section of the Act that caused so much protest during its passage through the House of Commons and the Senate was adopted almost verbatim from the British Act.

Without reviewing in detail the many arguments that were made for and against agreed charges during the debates and committee hearings on the Canadian Act, it may be noted that a country's habits of transportation are so interwoven with the whole fabric of its civilization that it is difficult, if not impossible, to apply arguments drawn from the experience of one country to the transportation problems of another. In England, for example, rail transportation is mainly short-haul traffic by Canadian or United States standards. Thus there exists direct competition between railways and motor transport in virtually all movements of goods. In Canada, geographical conditions give the railways the bulk of long-haul traffic. They meet some competition from intercoastal steamships and lake carriers, but the lower rates of water transport are offset by the greater speed of the railways. Competition with motor transport is met in serious proportions only in the provinces of Ontario and Quebec.

It may therefore be taken for granted that it is in these provinces that the railways' new competitive weapon of agreed charges will be used. Yet it should not be assumed that a rate war between trucks and railways in this section of Canada

will have no effect on other parts of the country. The railway freight rate structure is a delicately balanced edifice, and changes made in one part of it may lead to other changes if equilibrium is to be maintained.

THE cost of moving a ton of a particular commodity a mile by rail cannot be ascertained. The average cost per ton-mile can be found with some degree of accuracy by dividing the number of ton-miles of freight into the total expenses for a given period of time. This theoretical cost figure is of little practical use in setting freight rates. For one reason, since so many railway costs are either fixed charges or overhead expense, the ton-mile cost will fall with an increase in volume and rise with a decrease in volume of freight moved. Railway earnings in recent years have been much more seriously affected by the decrease in traffic caused by business recession than by the volume of traffic they have lost to competitors.

Another reason that the average ton-mile cost must be disregarded in setting rates is that a rate set at this cost would be higher than could be borne by many low-priced commodities and lower than high-priced commodities could easily bear. It costs no more to move a ton of silk than to move a ton of wheat, but if the same rate were charged, the wheat would not move at all.

Thus rail rates are necessarily governed by the old principle, "what the traffic will bear." Broadly speaking, the complaint of the railways against high-rate transport operators is that the latter can quote cheaper rates on higher-priced commodities than can the railways, and are thus depriving the railways of traffic that has hitherto been profitable. Highway operators maintain that if the railways cannot hold this business they deserve to lose it, and on the matter of costs they point out that a trucker does not have to include in his estimates the interest, construction and maintenance charges on miles of line that should never have been built. They also resent some of the competitive tactics used

by the railways in an effort to regain business lost to the trucks, such as the institution of free pick-up-and-delivery service in certain competitive territory and reduction of railway rates on l.c.l. freight. The railways, the truckers contend, had sufficient means of competition without the authorization of agreed charges.

IT MUST be admitted that there is some justice in both points of view. The general public have great sympathy with the railways' difficulties, partly because they recognize what the railways have done towards building up the country and partly because they are involuntary stockholders in one of the two great systems. On the other hand, they do not want to forego the convenience and economy offered by the newer mode of transport and they are inclined to view with distrust an extension of the railways' power to force competitors out of business. In short, they want to retain both rails and trucks, trusting that the competition between the two will result in substantial equity to the shippers.

The framers of the Transport Act made no apparent attempt to reconcile these opposed points of view. Highway traffic was excluded from regulation under the Act and also is prevented from protesting against rates of other forms of transport even though such rates may injuriously affect highway business. It is true that there are constitutional difficulties in the way of Dominion regulation of highway transport, as the provinces have occupied the field, but a Transport Act that takes no account of motor transport seems something of an anachronism in this present age. It seems no more than fair that if the railways are to be allowed to use agreed charges, not only shippers but also any other citizens who are directly or indirectly affected should have the right to protest.

It is possible that railway rates are too low. A compilation of average ton-mile rates in several countries published by the Wall Street Journal early this year showed that the Canadian rate was the third lowest in the world, being 98/100 cents. The United States average was slightly lower, at 94/100 cents, but since that time the U.S. railroads have secured rate increases that will raise the average. The lowest rate was Japan's of 77/100 cents, but the low Japanese wage scale perhaps made such a rate reasonably high. In Great Britain the average rate was 2.73 cents.

AS THE United States is the only country in which general conditions, distances, railway wage rates and standards of living are comparable with Canada's, the fact that freight rate increases were found advisable there may have some bearing

IN MONETARY DOCUMENTS

Dignity
is not enough

EXPERT and EXPERIENCED Engraving and Printing of Bank Notes, Bonds, Debentures, Stock Certificates, Cheques, Drafts, Postage and Revenue Stamps and other Monetary Documents

Many processes of printing can produce bonds, stock certificates and similar "symbols of money" that have the dignity essential to them. But dignity is not enough. Dignity must be wed to Safety, and only one process—steel engraving—can tie the knot.

For example, to counterfeit a stock certificate engraved by us it would be necessary to match the exquisite art of the world's finest steel engravers. That would be difficult enough. It would be necessary also to duplicate the safety paper we employ. That would be impossible.

This union of Safety with Dignity is the result of more than 100 years of experience with steel engraving. This experience is at your service.

CANADIAN BANK NOTE COMPANY

HEAD OFFICE and WORKS OTTAWA



BRANCH OFFICES TORONTO MONTREAL

Applications having been received for an amount in excess of this issue, this advertisement appears as a matter of record only.

New Issue

\$700,000

Preston East Dome Mines, Limited

(No Personal Liability)

First (Closed) Mortgage 6% Five Year Bonds

To be dated July 1, 1938

Principal and half-yearly interest (January 1 and July 1) payable in lawful money of Canada at the holder's option, at the principal offices of the Company's Bankers in Toronto, Montreal, Halifax and Vancouver. Coupon bonds in denominations of \$1,000, \$500 and \$100, registerable as to principal only. Redeemable in whole or in part at the option of the company on any interest date prior to maturity on thirty days' notice at 103 and accrued interest.

To mature July 1, 1943

Trustee: Chartered Trust and Executor Company

CAPITALIZATION

(Upon completion of this financing)

	AUTHORIZED	ISSUED
First (Closed) Mortgage 6% Five Year Bonds	\$ 700,000	\$ 700,000
Common Shares (\$1.00 Par Value)	3,000,000	3,000,000

SECURITY

The bonds will be issued under and, in the opinion of counsel, secured by a Trust Deed bearing formal date July 1st, 1938, in favour of Chartered Trust and Executor Company as Trustee. The Trust Deed, in the opinion of Counsel, will create a first, fixed and specific mortgage and charge upon all the company's real and immovable property and rights, plant and machinery, and a first floating charge on all other assets of the company, present and future.

SINKING FUND

The Trust Deed will provide that the company will, so long as any bonds are outstanding, within thirty (30) days after completion of each three (3) months' period (commencing with the three (3) months' period immediately following the end of the first calendar month subsequent to the calendar month in which milling operations on the company's property are commenced) pay to the Trustee a sum not less than two-thirds of the net income (to be defined in the Trust Deed) of the company for such three (3) months' period.

The amounts so paid to the Trustee are to be used by it to retire bonds by purchase at not exceeding 103 and accrued interest, or by redemption if not so purchasable, at 103 and accrued interest.

PURPOSE OF ISSUE

These funds will be used in part to provide for the construction of a mill on the company's property. Of the balance, sufficient will be deposited with the Trustee in order to provide for the interest on the outstanding Bonds payable January 1, 1939, and July 1, 1939. The balance will be available for further development of the known ore bodies and for general and proper corporate purposes. The Deed of Trust will provide that all capital expenditures of the company will be subject to the approval of the company's consulting engineer. Provision will be made that the consulting engineer will be satisfactory to the underwriters.

DIRECTORS

The Directors of the Company are as follows: E. W. Wright, K.C., President; W. H. Bouck, Vice-President; H. Preston Coursen, Salter A. Hayden, K.C., A. P. Herbert, Stuart B. Playfair and D. G. H. Wright.

PRICE: 97½ and accrued interest
carrying a bonus of 75 shares of Common Stock with each \$1,000 Bond

We offer these bonds subject to prior sale and change in price, if, as and when issued and accepted by us, and subject to the approval of all legal details in connection with the creation and issue of the bonds and of the validity of the Trust Deed securing the same and of the company's titles to its property by our counsel, Messrs. Borden, Elliot, Sankey and Kelley, and as to all matters on behalf of the Company by Messrs. Waldron, Bouck & Hetherington.

MILNER, ROSS & CO.

Members
The Toronto Stock Exchange
330 BAY STREET TORONTO
Branch: Pigott Bldg., Hamilton.

DRAPER DOBIE & CO.

Members
The Toronto Stock Exchange
330 BAY STREET TORONTO
Branch: 12 Queen St., St. Catharines.

The statements contained herein are based upon information which we believe to be reliable. We do not guarantee, but believe the statements herein made to be true.
Aug. 2, 1938

BUSINESS AND MARKET FORECAST

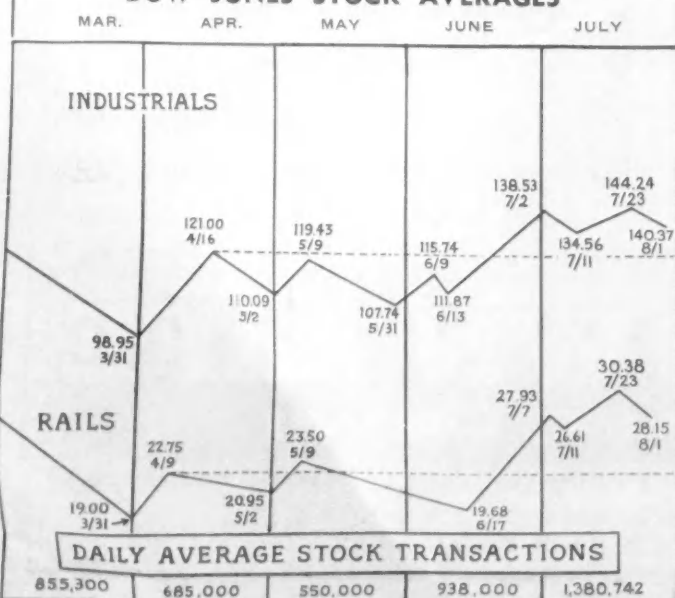
(Continued from Page 17)

In the advance accomplished during the last half of July. If price correction is now in process or is shortly to be witnessed it would be normal for the last leg of the recovery, that running from May 31 to the point where the correction started, to be cancelled by around 3/8th to 5/8th. The following figures will serve as approximate guides to such a correction.

Dow-Jones Industrial Average	
Correction starting at.....	145 150
Minimum Limits of Correction.....	130 134
Maximum Limits of Correction.....	121 124

The higher of the two limits, should recession now occur, would seem the more probable since the market, in terms of the Dow-Jones Industrial average, entered the second half of 1938 at the 129 level and it is exceptional, in the second half of an up-year, for the prices to move below the point at which they entered such half year.

DOW JONES STOCK AVERAGES



VALUE OF STABLE EXCHANGES

Strength of the Tripartite Agreement—An Amalgamated Sterling and Dollar Bloc Would Aid Trade Recovery

BY GILBERT C. LAYTON
Saturday Night's Financial Correspondent in London.

IT IS A TESTIMONY to the value of stable exchanges that the Tripartite Agreement has not been allowed to expire despite the severe strains placed upon it. When M. Daladier created the "179" franc it appeared that the final nail had been driven into a coffin already constructed by the previous vagaries of this currency and those of the dollar and sterling. Washington and London reaffirmed their allegiance to the Agreement, however, and the foreign-exchange market looked forward to a period of steadiness if not of *de facto* stabilization. Even a further decline in the franc, it was said, would not prejudice a pact whose main support was the maintenance of the sterling-dollar rate.

Now there has been turmoil again. The June dollar scare sent the dollar rate above 4.97 in the fact of intervention by the "controls." With its disappearance there coincided a variety of other influences to bring the rate back to 4.93½, and amid rumors of a stabilization of the rate at 4.87 (although denied by Mr. Morgenthau and discredited by the Bank of England) the appreciation has continued, with quotations near 4.92. Simultaneously with the later developments in the dollar, the franc went near to the Daladier limit of 179, with the Exchange Stabilization Fund buying francs to prevent a wholesale fall

where previously it had not needed to operate for the currency to keep its head well above 179. The whole of this process has been accompanied by a remarkably heavy demand for gold.

THESE are the facts. The reasons are not far to seek. Dollars have recovered because of the removal of the gold scare. They have progressed (a different matter) because of the seasonal commercial demand, because of purchases by foreigners to enable them to participate in the Wall Street recovery, because of the technical stimulus involved in the covering of short positions, and because of the talk of stabilization.

The implications are significant. The seasonal demand will not persist indefinitely, while the rumors of stabilization, already dead among informed operators, is dying also in the market. And there can be no guarantee that the stock market recovery will continue much longer; it has already waned considerably. The dollar "boomlet" is insecurely based and it would be safe to bet on its relatively early disappearance if it were not for the fundamental weakness of sterling and the largely-associated strength of gold, an appreciation which always exerts a buoying effect upon the American currency.

Sterling looks somewhat overvalued in relation to the dollar and this appearance will be accentuated as the British arms program, involving a still wider disparity between imports and exports continues, while a real upturn in American industry (by no means to be ruled out, in view of President Roosevelt's great spending program and the incipient rise in commodity prices) would necessarily involve some new adjustment of the present ratios. The extent to which this adjustment would be resisted by the British and U.S. exchange authorities is not to be determined by the size of the funds

at their disposal to influence rates. They are large enough to enable even a profound disparity to be maintained. It is to be judged more in terms of policy. The British want as low an exchange rate as their trading position allows, in order that overseas trade may be stimulated; the same is true of the Americans.

BOTH, however, desire stability above all. Trade figures show how greatly commerce between nations is facilitated by "pegged" or sympathetic exchange rates. The increase in British exports during 1929-37 occurred with the Scandinavian countries—Denmark, Sweden, Finland, and Norway—which are within the sterling bloc. An amalgamated sterling and dollar bloc, with the various currencies dependent upon the controlled movements of two great stabilized central units, would undoubtedly represent a major influence in restoring world trade, just as it would command within its own boundaries a greater volume of trade than exists there at present.

The franc would necessarily be party to such stabilization, either directly or indirectly, but it is not to be assumed that the fluctuations of this volatile currency would affect the solidity of the group, any more than they have already affected the Tripartite Agreement. The recent slump in the franc is directly attributable to political fears, whose foundations were disappointment with the achievements of the Daladier government and despondence over the European situation generally. So far as the country's trade is concerned, it certainly justifies a higher level for the currency. It is assumed that the foreign-exchange market, however, that the prospect of severe franc fluctuations would not influence a currency stabilization decision by either the United States or Great Britain.

URNS OF THE SCREW

European Dictatorships Become More Oppressive as Troubles Increase

BY WALTER LIPPMANN

FOR the time being the tightening of the Anglo-French Alliance may be sufficient to prevent an outbreak of violence in the affair of the Czechs and the Sudeten Germans. It may be enough to enable the French and the British to enjoy their vacations during the month of August. But beneath the manoeuvres and the accommodations on the surface of events, the tension has not been relieved. It grows worse from month to month. It grows worse because, given the perpetual threat of war and the character of the revolutionary regimes of central Europe, every government is driven to take a course which makes the ordinary life of the people more difficult and more dangerous.

For nearly ten years now, that is, during the great depression which for Germany began in 1928, the net effect of the whole action of the governments has been to decrease the production of wealth and thus to lower the general standard of life. In the first stages of the depression, say until about 1933, the production of wealth was progressively diminished by all manner of tariffs, quotas, monetary controls, and government induced monopolies. Since 1933, there has been superimposed upon this system of economic restriction, the feverish preparation for war. And the preparation for war has aggravated the constriction.

THE total result has been, except perhaps to some degree in England, to cause the governments of each of the great powers to take over not only all the new savings of the people but to demand more and more of the income which was used for ordinary living. Today, not only in Russia but in Germany, in Italy, and even in France, the governments have pre-empted the capital and an increasing part of the current income of the nation, and are spending this money on armaments, on war industries, and on public works.

Thus in Italy, for example, there are magnificent express highways for automobiles. But there are few Italians who have automobiles or can afford to run them. The governments are spending and the people are being impoverished. The governments are not leaving enough money in the hands of the people to renew and improve the tools and the equipment with which wealth is produced; in fact, they are not leaving them enough income to maintain the relatively low standard of life to which they were accustomed.

Travelers often ask how it is that these governments are able to spend such enormous sums on armaments, on showy public works and on spectacles. The answer is very simple. They are spending the national capital and they are lowering the standard of life. The military socialism of Europe is paid for not by some new kind of financial magic but by giving the people less food, poorer clothes, poorer houses, less comfort, less educational opportunity, and less travel. It is being paid for out of the accumulations of the past and out of a lowering of the standard of life in the present.

For it is as certain as anything can be that the powers preparing for war are suffering not only from unbalanced government budgets, but

from unbalanced national budgets. That is to say that they are not producing enough wealth to pay their way; they are sacrificing the future of their industrial capital and of their standard of life in the current expenditures of their governments.

THIS is the primary cause, I believe, of the revolutionary tension which grips the peoples and their rulers. Europe is like a crowded room in which the windows and doors are being closed, and the supply of oxygen drawn off. It is harder and harder to breathe, harder and harder to move about. In this atmosphere some grow faint and give up and sit quietly, and others grow frantic and make desperate efforts to escape. The cruelties which men practise towards other men in Europe are like those which occur when crowds are in a panic, and men trample each other under foot in a wild effort to escape.

The heads of states do not really control and, therefore, they do not really lead their peoples. The best they can do is to give them temporary relief by spending some more of their capital or by distracting them with insubstantial triumphs and by deflecting their discontent into hatred against some one else. For with each turn of the screw the preparation for war makes it still more difficult to find a satisfactory solution of the popular discontent. At each turn of the screw, as capital and income are diverted from the production of wealth to the production of military and political power, the people are poorer, the opportunities open to young men are fewer. At each turn of the screw, more oppression is necessary because only greater and greater tyranny can cope with greater and greater discontent.

THOUGH it may be possible by various expedients to avert war, or at least to postpone it, the great crisis of Europe has not yet reached its climax. It might last for some years. It will last and it will grow more and more dangerous as long as the great powers of Europe are compelled by the ambitions of their rulers and the character of their policies to go further and further into military socialism and to impoverish their people in order to magnify the power of the state. Short of war there is no visible end to this crisis until it is overwhelmingly clear that the war which is being prepared cannot be successful and that the cost of preparing for it can no longer be borne.

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Mr. Blaylock began his mining career in 1899, when he came to British Columbia and was employed as assayer with the Canadian Smelting Works at Trail, B.C. Two years later, in 1901, he assumed the position of Chief Chemist for the Consolidated Mining and Smelting Co. of Canada and from then on he held the important positions of Chief Chemist and Metallurgist, General Superintendent, Hall Mines Smelter, Nelson, B.C. and Eugene Mines Ltd., for the Consolidated Mining and Smelting Co., Moyie, B.C.; General Superintendent, St. Eugene and Sullivan Mines, Kimberley, B.C. This was followed by his appointment as Assistant General Manager for the Consolidated Mining and Smelting Co. in 1911, which position he held until 1919. In 1919 he was appointed General Manager, in 1922 a director and in 1927 Vice-President of the company.

Mr. Blaylock is a member of the Institution of Mining and Metallurgy, London, Eng., The American Institute of Mining and Metallurgy, The Australian Institute of Mining and Metallurgy and The Canadian Institute of Mining and Metallurgy and was its president in 1934. He is also a member of The American Electro Chemical Society and the Society of Testing Materials and is an Associate Member of The American Zinc Institute.

Mr. Blaylock is a hard worker and is a great favorite with his men, who come to him with their problems. He is keenly interested in sports and he is equally at home on the tennis court, the golf course, with a fishing rod and with his gun in the woods.

—Photo by "Who's Who in Canada."

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ECONOMIC REVOLUTION IN CENTRAL EUROPE

(Continued from Page 17)

once. An anti-German policy is unthinkable for Hungary, but the Magyars, proud and spirited, love their independence.

Hungary's dangerous geographical position, as well as her small population and lack of modern armaments, impose limits on her freedom of action in foreign policy. The exacerbation of anti-Czech feeling in Hungary has its dangers, especially if a conflict embracing Czechoslovakia were to break out farther West. But the Little Entente treaties, which specifically envisage warlike action by Hungary as a *casus belli*, were reaffirmed at Sinaia, and if a fatal spark caused a conflagration throughout Central and South-Eastern Europe, the possibility that Russia might enter Rumania to shield the oil-wells there must not be overlooked.

IT IS reported that in Rome Herr Hitler agreed to leave Yugoslavia within the Italian sphere of influence, but that Signor Mussolini agreed to leave Hungary and Czechoslovakia to Germany. If this be true the Duce has certainly been forced to give hostages to fortune. Perhaps the new Italo-German frontiers and the high-sounding Brenner vow of Hitler carried the day. But certain facts remain: if Herr Hitler keeps his word about Yugoslavia he still remains less than 50 miles from

Trieste; the Brenner now may be kept, but Fiume and Venice are vulnerable from Carinthia; more than 21 per cent of Italy's foreign trade is bound up with Great Germany; and, finally, once Germany walks through Hungary or Slovakia to Rumania, Bulgaria and Greece, the command of the Adriatic will be the reverse, not of the Duce, but of the Fuehrer. Consequently the positions of Rumania and Yugoslavia become decisively important in the scheme of things.

After the destruction of Austria, Italy's prospects throughout South-Eastern Europe, Eastern Mediterranean and the Middle East look grim beside those of Germany. To Rumania and Yugoslavia, therefore, the outer rim of Italy's former bastion, falls the duty of warding off the German advance. How do they stand?

What can King Carol and his friends do if the economic and political pressure from Germany increases? On the one hand, they have to conserve a third of Rumania's foreign trade now bound up with Great Germany, and they have to watch internal Hungarian developments like a cat does a mouse. On the other hand they have to remember that if Germany really went ahead peacefully or by war in that direction, the Russians might be over the Bessarabian border like a shot, making for the Rumanian oilfields in order to forestall the Germans.

The Rumanians, like their allies to the north, the Poles, do not want either the Germans or the Russians to make their own country into a battlefield, as it was in the last war. So the Rumanians are tempted to contract-out of the Little Entente and join forces with their neighbors, the Poles, in an effort to make a *cordon sanitaire* right through Europe, from north to south, between Russia and Germany.

THE elimination of Austria and the threats to Czechoslovakia (from extremist Hungarians as much as from Germans) have forced Rumanians to this conclusion. But if a conflict became widespread in the Danubian plain—for example, involving Hungary, Czechoslovakia, and Germany—the Rumanians realize that it will be virtually impossible for them to keep the Russians away from Slovakia (even if only by air) and at the same time to hold the Hungarians in check from the erstwhile Hungarian province of Transylvania, without becoming involved in war themselves. It is hard to decide whether the Rumanians as a people would not, in such circumstances, voluntarily link up with the Russians, who are at least related to many of their own citizens in northern and eastern Rumania.

Much the same considerations sway the Yugoslav statesmen; only in this case Yugoslavia already has a

new common frontier with Germany, and the two Powers between which the Yugoslavs find themselves are the Germans and the Italians. They are like the Poles and the Rumanians in this regard; a small, spirited, independent people left with unenviable choices. Yugoslavia is near enough to Italy to be able to go with Italy into a combination of Western Powers embracing Italy. But it is dubious if Italy can go thus far since Austria disappeared. Thus, Yugoslavia watches Hungary with one eye and Germany with the other; consults with Rumania and Czechoslovakia in the Little Entente; speaks fairly with France; and waits for signs of weakening in the Rome-Berlin axis—which now crosses Yugoslav territory.

Canada Losing Water-Power Ascendancy

(Continued from Page 17)

methods of extracting energy from coal may continue to lower the cost of electricity derivable from steam-power to a point where the hydro-electric power companies may well feel some nervousness.

To the cost of the \$12.50 per horsepower paid by Ontario to Quebec hydro-electric power companies must be added about \$7.00 a horsepower for cost (and losses) of transmission. This brings the figure of delivered cost alarmingly close to the cost of steam-power development at points like Toronto. Nor can power be obtained any cheaper from Niagara because of the high cost of development and engineering difficulties. Niagara future costs will always be much greater than Beauharnois costs.

THE question then arises as to the extent to which Quebec power companies can go to meet the competition of a possible further reduction in steam-power cost.

The answer depends upon many factors. Industrially Quebec power companies can supply additional power at a diminishing unit cost. This is particularly true of the future output of the immense development at Beauharnois on the St. Lawrence River near Montreal. Under a head of eighty-odd feet this power-house develops 500,000 horsepower, but the full possibilities of that site would attain a development of 2,000,000 horsepower under the great economic advantages of a regulated steady flow of the St. Lawrence River.

The present cost to develop power at Beauharnois is considerably higher than its future cost should be, because the present development, with permission to use only one-quarter of the available water, has to carry such cost items really chargeable to the whole ultimate development as, for example, \$5,000,000 for land purchase; \$5,000,000 for bridges; \$4,000,000 for construction equipment; \$2,000,000 for purchase of private water rights; \$1,500,000 for purchase of original charter grant, and \$2,000,000 for original engineering designs. This is a total of nearly twenty million dollars that had to be spent before a sod was turned. It should be charged against the full ultimate 2,000,000 horsepower development, but pending further development the extra load must be carried by the 500,000 horsepower initial installation.

THE future development or expansion at Beauharnois should therefore be on a scale of marked diminishing unit cost. The outlook is that the final development of 2,000,000 horsepower will have cost about \$200,000,000. With money at 5%, taxes and operating cost remaining about the same per horsepower, and granted private instead of public ownership, this company's cost may be eventually squeezed down to \$8.50 a horsepower per year. Under these conditions the Beauharnois company would undoubtedly be immune from any competition offered by further diminishing steam-power cost.

However, Beauharnois as a company is now vulnerable only from one direction—that is the political side. Because of the audacity of the conception of this huge enterprise, and its construction in the face of every imaginable obstacle, with emphasis on all political phases, there is justifiable apprehension lest future legitimate needs for additional water for power load increases be delayed and costs increased.

Whether the company and its officials are likely to be hounded again by political parties of all colors, and whether the development of this country's natural resources is to be permitted on a sound and profitable basis, depends a great deal on the kind of men we have in public life.

AS TO the need for more power and cheaper power, there can be no doubt. Even during the past ten years—mostly of so-called depression—the installed hydro-electric power of Quebec Province has expanded from 2,000,000 horsepower to 4,000,000 horsepower. What trials and tribulations the power producers have had to put up with in that time from their manifold traducers are matters of common knowledge, but not conducive to the rapidity of progress that we are capable of.

Now that cheap coal can take advantage of modern efficiency in the utilization of its energy, Canada's position as a great water-power country is not nearly so secure in a competitive sense as it used to be. Therefore we cannot afford to be devil extensions to water-power enterprises. Nor can we afford the usual delays so irritatingly created by the machinery of government; for delays are costly and competition is keen.

The utilization of natural resources is dependent upon personal enterprise and skilful operation. Without the co-operation of administrative policies the power producers in Canada may be forced to fall far behind the procession of industrial achievement.



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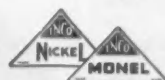
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